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7 Attorneys for Plaintiff
WILLIAM MARR

9 UNITED STATES DISTRICT COURT
10 NORTHERN DISTRICT OF CALIFORNIA
11

12 WILLIAM MARR,

13 Plaintiff,

14 vs.

15 BANK OF AMERICA NATIONAL
ASSOCIATION; and DOES 1 through 100,
16 inclusive,

17 Defendants.
18
19
20

No. C 09-05978 WHA

**DECLARATION OF WILLIAM MARR
IN SUPPORT OF PLAINTIFF'S
MOTION FOR SUMMARY
ADJUDICATION OR
ALTERNATIVELY, PARTIAL
SUMMARY ADJUDICATION**

Hearing Date: March 10, 2011
Time: 8:00 a.m.
Judge: Hon. William Alsup
Courtroom: 9

Trial Date: March 28, 2011

21 I, William Marr, declare as follows:

22 1. I am an adult resident of the State of California and the Plaintiff in the above captioned
23 matter. I make this declaration of my own personal knowledge and if called upon to testify as to the
24 facts contained herein, I would and could testify competently thereto.

25 2. In 2004, I was rehired by Bank of America as an Account Executive. The title of this
26 position was later changed to Mortgage Loan Officer ("MLO"). From 2004 on, I was a member of the
27 Northern California region.

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1 3. Beginning in 2004 or 2005, I reported to Wayne Perry the manager of the Danville,
2 California office. While I reported to a manager in Danville, for the duration of my employment, I
3 either worked out of my home in Folsom, California, or out of the office provided by Bank of
4 America in Rancho Cordova.

5 4. As an MLO I was a full time employee of Bank of America. I was paid a small
6 monthly draw that was recoverable against the commission I earned based on mortgages I sold.

7 5. I was told by my manager, Wayne Perry, and other executives that part of my job as an
8 MLO was to market myself and Bank of America.

9 6. Throughout my employment, Bank of America put on numerous presentations,
10 trainings, seminars and conference calls about marketing techniques and strategies. These included:
11 1) Bank of America's Mortgage Loan Office University in 2007; 2) regional based presentations; and
12 3) presentation put on by MLOs reporting to Wayne Perry. I was told by my manager and other Bank
13 of America executives that as an MLO, I should take the ideas presented in these presentations and
14 use those that were working for other top producers in my work and marketing.

15 7. I followed Bank of America's direction that I should implement the strategies I learned
16 in these seminars. After learning at the MLO University that other MLOs had success sending gift
17 subscriptions to Sunset Magazine to their customers, I implemented this marketing strategy. On
18 another occasion, I learned that other MLOs had success sending Doctor Post Cards to potential
19 customers. I adopted this marketing strategy as well.

20 8. Mortgages primarily came from five sources: new customers; repeat customers;
21 referrals from former customers; referrals from contractors and referrals from real estate agents. In
22 order to reach these people and fulfill the requirements of my position, I actively marketed myself and
23 Bank of America. This marketing plan included advertising, moving boxes, gift subscriptions to
24 Sunset Magazine, gifts to customers who completed a mortgage, meals, golfing and marketing events.

25 a. Advertising- In order to reach new customers, and inform them about the
26 programs offered by Bank of America, I advertised. This advertising included: sending
27 mailers to potential customers who could benefit from Bank programs; taking out an
28 advertisement concerning Bank of America's Lot Loan Program to reach potential

1 customers, sending thank you notes and Christmas cards to past customers and referral
2 sources and postage related to mailing advertising materials. The mailers included
3 Doctor Post Cards, invitations for coffee sit_downs, refinance postcard and information
4 related to my presentations. Even though I ordered many of these mailers from Bank of
5 America I had to pay for them. In total, between August 20, 2006 and the end of 2008
6 I spent \$24,036.81 on this advertising material. In order to know who to send these
7 mailers to, I also had to order lists of potential customers including: lists of recent
8 construction, lists of recent medical school grads (for the Doctor's program) and lists
9 of current doctors. In total, between August 2006 and the end of 2008 I spent
10 \$14,230.83 on these lists.

11 b. When a customer would complete a mortgage application with me, I would
12 have a set of moving boxes sent to their home. These moving boxes had both the Bank
13 of America logo and my name and telephone number on them. Based upon my
14 experience, this type of marketing was successful for a couple of reasons: 1) the boxes
15 encouraged the customer to start packing and thus complete the mortgage process; and
16 2) when others saw these moving boxes, they would see both my name and Bank of
17 America, which would act as further marketing to other potential customers, especially
18 when friends and family would help them move. Wayne Perry praised this marketing
19 work and specifically asked that I present it the other MLOs on his team. Between
20 August 20, 2006 and the end of 2008 I spent \$2,493.22 on these moving boxes.

21 c. I sent gift magazine subscriptions to former customers. I learned this strategy
22 from another MLO during Bank of America's MLO University. I used this marketing
23 as a way to keep my name and Bank of America's name in front of my former
24 customers. I hoped that these former customers would recommend me and Bank of
25 America to their friends, family and acquaintances and that if that customer ever
26 needed a new mortgage product they would remember me. Each subscription cost
27 approximately \$14. Between August 20, 2006 and the end of 2008 I spent \$7,814.95 on
28 these gifts subscriptions.

1 d. When a customer's mortgage was completed, I sent the customer a gift. This
2 gift was typically a box of Godiva chocolates, but occasionally I sent other gifts. I also
3 occasionally sent small gifts to referral sources that referred a loan to me. I used this
4 marketing as a way to keep my name and Bank of America's name in front of my
5 former customers and referral sources. I hoped that by doing this, these customers or
6 referral sources would recommend me and Bank of America to their friends, family
7 and acquaintances and that if the customer ever needed a new mortgage product they
8 would remember me. Between August 20, 2006 and the end of 2008 I spent
9 \$10,721.13 on customer appreciation gifts.

10 e. I also took customers, real estate agents and builders out to meals. I used this as
11 a way to make and strengthen relationships with these potential referral sources. The
12 stronger my relationship was with these people, the more likely they were to refer
13 potential new business to me. Between August 20, 2006 and the end of 2008 I spent
14 \$11,434.46 on meals with customers and referral sources.

15 f. I joined the Granite Bay Golf Club. I used this as a marketing tool. I met
16 numerous real estate agents and builders at the golf club. Additionally, I took other
17 customers, real estate agents and builders out to golf in order to build these
18 relationships and increase the likelihood they would refer me business. Excluding the
19 membership dues, between August 20, 2006 and the end of 2008 I spent \$4,462.27 on
20 rounds of golf with potential customers, real estate agents and builders.

21 g. I hosted numerous marketing events. These included hosting potential
22 customers and referral sources in Bank of America's luxury box at AT&T park. In
23 many instances I had to pay for both the tickets and the catering of the event. A few
24 times, Bank of America provided me the game tickets free of charge, but I was still
25 required to pay for the catering of the event. Prior to using the luxury box or game
26 tickets, Wayne Perry and other Bank of America executives approved my request.
27 Between August 20, 2006 and the end of 2008, I spent \$8,077.21 on these marketing
28 events.

1 9. I had numerous conversations with Wayne Perry about my marketing activities.
2 During these conversations, I told Wayne Perry what marketing I was doing, what marketing I
3 planned to do and the costs of all this marketing. I specifically told Wayne Perry that I was: sending
4 mailers to customers; sending moving boxes to customers; sending Sunset magazine subscriptions to
5 customers; providing gift to customers who completed the mortgage process; taking customers and
6 referral sources golfing and hosting marketing events. Wayne Perry praised my marketing plans and
7 told me to keep marketing in the manner that I was. He never told me there was anything wrong with
8 my marketing plans or expenses.

9 10. In addition to discussing my marketing activities with Wayne Perry, I discussed the
10 activities with Harold Michaud and Ann Thompson. Like, Mr. Perry, Harold Michaud and Ann
11 Thompson praised my marketing activities and told me to keep up the good work.

12 11. In addition to these marketing expenses, I also incurred expenses for: 1) business
13 related cell phone use; 2) other business related communications; 3) use of my car for business
14 purposes; 4) transportation and hotels for business travel; 5) my notary public license annual fee; 6)
15 donations made to charity and 7) office supplies

16 a. In late 2006, Bank of America provided me with a BlackBerry. I used this
17 BlackBerry to communicate with customers and Bank of America employee and to
18 receive and send emails while I was out in the field. While I used this phone for
19 business purposes, I was required to pay for the purchase of the phone and the cell
20 phone bill. Each month I was required to send a check to my manager to cover the cost
21 the cell phone bill. In total between August 20, 2006 and the end of 2008 I spent
22 \$4,225.87 on my business cell phone.

23 b. In addition to the cell phone expenses, I incurred other business communication
24 expenses including, facsimile charges incurred in faxing business documents, costs of a
25 landline installed at my home for business purposes which served as my office number
26 when I worked out of my home, a wireless card for my laptop so I could use it while I
27 was out of the office and charges related to an 1-800 number I set up so customers
28 could contact me toll free. In total between August 20, 2006 and the end of 2008 I

1 spent \$1,643.58 on these other communication expenses. I discussed these other
2 communication related expenses with my manager Wayne Perry.

3 c. As part of my job, I went on sales calls to potential customers and potential
4 referral sources. Wayne Perry encouraged me to make these sales calls and to attend
5 my loan signings. From August 20, 2006 through the end of 2006, I paid \$1,934.91 for
6 the gas I used to attend these sales calls and loan signings. In 2007 I incurred 23,488
7 business related miles on my car. In 2008 I incurred 6,615 business related miles on
8 my car. All of these miles were incurred in the ordinary course of my employment,
9 driving to and from sales calls and loan signings, not to and from my office. I had
10 frequent conversations with Wayne Perry about attending these sales calls and loan
11 signings. I also complained to Harold Michaud and Ann Thompson about the business
12 related miles I was incurring and Bank of America's failure to reimburse these
13 expenses.

14 d. Between August 20, 2006 and the end of 2008 I attended numerous costs
15 related to non-local business travel, including airfare, hotel and rental car costs. This
16 travel included trips I took to attend trainings, Bank of America functions, and loan
17 signings in Walnut Creek, Seattle and Santa Clarita. After learning that I made the trip
18 to Seattle for a client in order to save their rate lock, Bank of America awarded me
19 employee of the month and featured my picture onto the employee intranet home page.
20 Prior to taking any of these trips, I discussed each trip with Wayne Perry. In total I
21 incurred \$20,316.36 in expenses for these business related trips.

22 e. During my employment with Bank of America I was a licensed notary public.
23 This allowed me to notarize documents for referral sources when requested. I informed
24 Wayne Perry on multiple occasions that I was a notary public. In October 2006, I paid
25 the \$25 annual fee to keep my notary license active.

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1 f. During my employment I made donations to various charities as a form of
2 marketing. We were encouraged to make such donations by Wayne Perry and other
3 Bank of America executives. Between August 20, 2006 and the end of 2008, I made a
4 number of donations totaling \$4,476.50.

5 g. Between August 2006 and 2008, as part of my employment I incurred expenses
6 for various office supplies including salesforce.com software, other business related
7 computer software, printer ink, printer paper and other office supplies. These materials
8 were necessary for me to do my job. For example, Salesforce.com was necessary in
9 order for my assistant, who was located in Brentwood, and I, who was in Folsom, to
10 share work on client documents. Between August 20, 2006 and the end of 2008, I
11 incurred \$5,570.98 in expenses for office supplies. I discussed these office supply
12 related expenses with my manager Wayne Perry.

13 12. I incurred each of these expenses in the ordinary course of his employment with Bank
14 of America. Each expense was incurred specifically in an attempt to fulfill the responsibilities of my
15 position with Bank of America including the generation of new mortgages and demand for Bank of
16 America products, customer service, the broadening and strengthening relationships with customers,
17 real estate agents and builders and training on these topics.

18 13. My sales success was a direct result of my marketing efforts. The vast majority of my
19 mortgage sales came from either: 1) people to whom I directly marketed or 2) people who were
20 referred to me from people to whom I had marketed.

21 14. As a result of my marketing, I was very successful at my job: I was consistently
22 ranked as one of the top MLOs in my region; I was named as a Platinum Performer on at least two
23 separate occasions; and in 2007 I sold 143 total mortgages worth in excess of \$100 million and was
24 ranked as the eleventh best MLO companywide

25 15. I also received numerous compliments from customers and referral sources on my
26 marketing and informing me that my marketing was the reason they decided to open a mortgage with
27 Bank of America or decided to refer business to Bank of America. Exhibits 1 and 2 are two examples

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1 of this. These are true and correct copies of email I sent and received in the ordinary course of my
2 employment with Bank of America.

3 16. During my employment I was asked by a number of executives, including Wayne
4 Perry, Ann Thompson and Harold Michaud, to give presentations on my marketing strategies and
5 practices.

6 17. In late 2006 I was asked by Wayne Perry to talk at Bank of America's MLO University
7 on the top producers' panel about marketing. I was told my presentation should discuss my marketing
8 efforts. I gave this presentation in April 2007. During this presentation I talked about how I was
9 marketing and what my marketing expenses were. I specifically talked about attending loan signings,
10 sending moving boxes when a customer opened a loan, sending gifts after a mortgage closed and
11 sending mailers to potential customers. I even had examples of the moving boxes at the presentation.
12 This presentation was attended by MLOs from all over the Western United States and numerous
13 executives including Wayne Perry and Nancy Chambard. I also believe that Tyler Russell was
14 present. The other MLOs in attendance were told by the executives that they should incorporate my
15 marketing strategies into their work. Following my presentation, Perry and the other executives
16 praised my marketing efforts.

17 18. On a number of occasions between 2006 and 2008, at the request of Wayne Perry,
18 Harold Michaud and Ann Thompson, I made presentations during conference calls, sales meetings
19 and trainings. During these presentations, I discussed my marketing efforts including my use of
20 moving boxes, subscriptions to Sunset magazine, gifts upon loan closing, use of mailers and
21 attendance at loan signings. At these executives urging, during these presentations I specifically
22 discussed how much each marketing tool cost and the total cost I was incurring for marketing
23 materials. At the end of my presentations, Wayne Perry and Harold Michaud told the other MLOs
24 that they should take my marketing ideas and implement them in their own work. They encouraged
25 low and average producers to increase their marketing to my level in order to increase their
26 production.

27 19. On multiple occasions during my employment, Bank of America executives awarded
28 me Spirit Points for the presentations I gave to other MLOs. Exhibits 3, 4, 5, 6, 7 and 8 are examples

1 of emails recognizing these Spirit Point awards. Exhibits 3, 4, 5, 6, 7 and 8 are true and correct copies
2 of emails I received in the ordinary course of my employment with Bank of America. These emails
3 were sent and received close in time to the presentations I had given.

4 20. As part of the loan process, a customer had to complete an application. The cost for
5 this application was \$200 or \$400 depending on the type of mortgage. While this application fee was
6 usually collected upfront, I was also told by Perry that it could be included in the final closing costs.
7 When my customers chose to have their fees wrapped into the closing costs, I called the loan center
8 and asked them to add the fee into the final closing costs. On some occasions there was no problem
9 with this and the fees were properly included and the loan closed with this application fee wrapped in.
10 But, on other occasions, the loan center forgot to include these fees in the final document. When
11 loans closed containing these errors, Bank of America charged me for the uncollected application fee.
12 I was forced to pay in excess of \$5,580 of uncollected application fees.

13 21. As part of my employment with Bank of America I incurred rate lock extension fees. I
14 was charged these fees when customers did not get their completed paperwork back to me in time,
15 there was a problem with the appraisal of a property or where the process could simply not be
16 completed before the rate expired. I never intentionally failed to complete paperwork or totally
17 disregarded the process. Instead, these were times where the process could not be completed prior to
18 the rate expiring. These rate lock extension fees were charged to me as underages, and deducted from
19 my commissions.

20 22. As part of my employment with Bank of America I incurred rate relock fees. On at
21 least one occasion, I was required to pay this fee when a title company failed to properly record a
22 mortgage and the rate was allowed to lapse. On other occasions, I was forced to pay this fee when one
23 of my assistants, Kristen Hampton or Lisa Madsen, failed to properly relock a rate before its
24 expiration. On another occasion, I was forced to pay this fee when one of my assistants emailed
25 documents to the wrong email address and a rate expired. On other occasions, I was forced to pay
26 these fees where through my mistake or the mistake of one of my assistants a rate was allowed to
27 lapse. I never intentionally failed to relock a rate or totally disregarded the process. Instead, rate
28 relocks would occur where through my mistake, the mistake of my assistants or the mistakes of

1 others, a rate was allowed to expire. These rate relock fees were charged to me as underages, and
2 deducted from my commissions.

3 23. Each day I was provided a rate sheet which listed the mortgage rates I could offer.
4 Routinely, Bank of America's rate was significantly higher than the rate offered by its competitors. In
5 order to convince customers to open mortgages with Bank of America rather than its competitors, I
6 needed to match the rate offered by the competitor. Bank of America had a policy that allowed MLOs
7 to lower the loan rate, called an underage. Because Bank of America's mortgage rate was routinely
8 higher than its competitors, I had to utilize an underage on almost every mortgage. Whenever an
9 underage was utilized, a portion of that underage amount would be subtracted from my commission
10 payment. Between August 2006 and the end of 2008 \$225,248.19 was deducted from my
11 commissions for underages, including rate changes, rate extension fees, rate relock fees and other fees.
12 Attached as Exhibits 9 through 35 are true and correct redacted copies of my commission statements
13 from August 2006 through November 2008. I received a copy of my commission statements in the
14 ordinary course of my employment with Bank of America. These commission statements show the
15 underages subtracted from my commissions. I received the commissions in the month following the
16 pay period in which the loan closed. My use of these underages was approved by my manager Wayne
17 Perry.

18 24. During my employment with Bank of America I had two different Bank of America
19 employees who acted as my assistants: Kristen Hampton and Lisa Madsen.

20 25. Kristen Hampton was hired in 2006. Because I was a Platinum Performer, her base
21 salary was paid by Bank of America. But, in addition to her base salary, Hampton was paid a
22 commission based upon my sales. Thus, when I would close a mortgage, Bank of America would
23 reduce my commission and the amount of the reduction would be given to Hampton. Hampton was
24 paid \$32,897.92 out of my wages. My commission statements demonstrate the deductions made from
25 my paycheck for Ms. Hampton. For example, on Exhibit 30, there is an adjustment made to my
26 wages for the wages of Ms. Hampton (\$3,183.86) and Lisa Madsen (\$500).

27 26. Lisa Madsen was hired in 2007. Madsen's pay was deducted directly from my wages.
28 In addition to paying Hampton's base salary, she was also paid a commission based upon my sales.

1 Thus, when I would close a mortgage, Bank of America would reduce my commission and the
2 amount of the reduction would be given to Madsen. In total, Madsen was paid \$4,234.14 out of my
3 wages. For example, Exhibit 25 shows a direct deduction from my wages to pay for Madsen's base
4 salary (listed as "AEA salary reconciliation for: Lisa Madsen.")

5 27. In September 2006, prior to the hiring of Ms. Madsen, I briefly used a non-Bank of
6 America employee as an assistant. This person helped me out by addressing envelopes, stuffing
7 envelopes and embossing envelopes that were sent out containing marketing materials. I paid this
8 assistant \$900. I discussed my use of an outside assistant with Wayne Perry.

9 28. Between 2006 and 2008, I made numerous complaints to Wayne Perry, Harold
10 Michaud and Ann Thompson about Bank of America's failure to reimburse my business expenses and
11 about the deductions that were being made from my paychecks. In response, I was told that all
12 marketing and business related expenses were the MLO's responsibility and that Bank of America
13 would not reimburse such expenses. I was also told that all deductions from my pay were proper and
14 that I was responsible for fees even if they were caused by someone else's error or a simple mistake. I
15 was further told that I was responsible for paying my assistants' wages.

16
17 I declare under penalty of perjury under the laws of the State of California and the United
18 States that the foregoing is true and correct and that this Declaration was executed on February 3,
19 2011, in Folsom, California.

20 Respectfully submitted,

21 
22 _____
23 WILLIAM MARR
24
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EXHIBIT 1

From: Marr, Bill
Sent: Tuesday, May 20, 2008 10:30 AM
To: 'Michelle Scilingo' <michellescilingo@yahoo.com>
Subject: RE: thank you!

You are welcome!

Bill Marr

Vice President

Retail Mortgage Sales

Office: 916.861.9230

Mobile: 916.240.3400

Fax: 916.405.3900

bill.marr@bankofamerica.com

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-----Original Message-----

From: Michelle Scilingo [mailto:michellescilingo@yahoo.com]

Sent: Monday, May 19, 2008 10:33 PM

To: Marr, Bill

Subject: thank you!

Such a classy touch Bill! Thank you very much for the stamps. Your marketing is impeccable!

Appreciatively,

Your Asian Delight

EXHIBIT 2

From: Marr, Bill
Sent: Tuesday, May 20, 2008 11:22 AM
To: [Redacted]
Subject: RE: mortgage

[Redacted]

I will check status and get back to you shortly. I did get your messages and I apologize for not responding sooner but I was out sick yesterday...

Thanks,

Bill Marr

Vice President

Retail Mortgage Sales

Office: 916.861.9230

Mobile: 916.240.3400

Fax: 916.405.3900

bill.marr@bankofamerica.com

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-----Original Message-----

From: [Redacted]
Sent: Tuesday, May 20, 2008 11:20 AM
To: Marr, Bill
Subject: mortgage

Bill,

I hope all is well with you & your family. Eva looks forward to the Sunset magazine. Smart marketing on your part. I miss the cookies!

Can you please tell me the status of our loan. We need to do something with this loan from EMC asap.

I await your response,

[Redacted]

EXHIBIT 3

Marr, Bill

From: Harold (Harold) Michaud [recognition@recognition.bankofamerica.com]
Sent: Wednesday, May 07, 2008 12:53 PM
To: Marr, Bill
Cc: Perez, Erik; Perry, Herbert W; Vernon, Matthew J; Walker, Jeremy; Bagley, Russell L; Thompson, Ann; Michaud, Harold A
Subject: Spirit Card Notification

Bill Marr,

You have been recognized with a Spirit Card. If your manager was not copied on this e-mail, please forward to him/her.

Click here for an online version of your Spirit Card:

http://recognition.bankofamerica.com/print_spirit_cards.msa?SpiritCard_SpiritCardId=2570264

Recognition Date: 05/07/2008 14:46:52
Recognized By: Harold (Harold) Michaud
Mail Code: CA4-519-10-01

Recognized for:

Outstanding professional teamwork! Bill thank you for extending your expertise beyond this region. Your efforts have not gone unnoticed! For your presentation to our Northwest teammates I am awarding you 1000 spirit points. Thank again Bill for your commitment to our organization.

EXHIBIT 4

Marr, Bill

From: recognition@recognition.bankofamerica.com
Sent: Monday, June 02, 2008 11:00 AM
To: Marr, Bill
Cc: Perez, Erik; Perry, Herbert W; Thompson, Ann; Michaud, Harold A
Subject: Spirit Card Notification

Bill Marr,

Harold (Harold) Michaud has recognized you with a Spirit Card. If your manager was not copied on this e-mail, please forward to him/her.

Click here for an online version of your Spirit Card:
http://recognition.bankofamerica.com/print_spirit_cards.msa?SpiritCard_SpiritCardId=2618648

Recognition Date: 06/02/2008 12:54:41
Mail Code: CA4-519-10-01

Recognized for:

Outstanding teamwork! Bill thank you for sharing your business practices on today's call. You are a tremendous asset for the Danville branch and the region. For your efforts I am sending you 1000 Spirit points.

EXHIBIT 5

Spirit Card Notification

Page 1 of 2

WLSF

From: Perry, Herbert W [Herbert.W.Perry@bankofamerica.com]
Sent: Monday, June 02, 2008 11:41 AM
To: Marr, Bill
Cc: Michaud, Harold A; Thompson, Ann
Subject: Spirit Card Notification
Importance: High

Bill,

I thought you did a fabulous job this morning! Thanks for once again taking time out of your busy, productive day to assist us with growing better and more productive Mortgage Loan Officers for the Northern California Region, and beyond!! I really do appreciate your willingness to share you knowledge and expertise, and I am sure Harold and Ann also feel deeply indebted to you. Not that we'll forgive PFUNs missed or anything like that, but we do owe you a significant debt of gratitude!!

Thanks again,
Wayne

H. Wayne Perry
925-855-2102 office
925-683-0840 cell

"Know the Customer. Care about the Customer. Act in the Customer's best interest."

Bank of America: Proprietary

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-----Original Message-----

From: recognition@recognition.bankofamerica.com [mailto:recognition@recognition.bankofamerica.com]
Sent: Monday, June 02, 2008 10:50 AM
To: Marr, Bill
Cc: Perez, Erik; Perry, Herbert W; Thompson, Ann; Michaud, Harold A
Subject: Spirit Card Notification

Bill Marr,

Harold (Harold) Michaud has recognized you with a Spirit Card. If your manager was not copied on this e-mail, please forward to him/her.

[Click here for an online version of your Spirit Card:](#)

12/16/2010

D03162

Spirit Card Notification

Page 2 of 2

http://recognition.bankofamerica.com/print_spirit_cards.msa?SpiritCard_SpiritCardId=2618602

Recognition Date: 06/02/2008 12:46:58

Mail Code: CA4-519-10-01

Recognized for:

Outstanding teamwork. Bill thank you for sharing your business practices. You are a great asset for our the Danville branch and this region. For your efforts I am awarding you 1000 spirit points!

12/16/2010

D03163

EXHIBIT 6

Marr, Bill

From: recognition@recognition.bankofamerica.com
Sent: Thursday, June 12, 2008 2:25 PM
To: Marr, Bill
Cc: Perry, Herbert W; Thompson, Ann; Michaud, Harold A
Subject: Spirit Card Notification

Bill Marr,

Harold (Harold) Michaud has recognized you with a Spirit Card. If your manager was not copied on this e-mail, please forward to him/her.

Click here for an online version of your Spirit Card:
http://recognition.bankofamerica.com/print_spirit_cards.msa?SpiritCard_SpiritCardId=2642282

Recognition Date: 06/12/2008 16:20:38
Mail Code: CA4-519-10-01
Created By: Erik-Zoe Perez

Recognized for:

Taking the time out of his busy schedule and assisting in presenting the 1 X Close product and A-Z process to his fellow associates. Bill Marr will be awarded 1,500 points for the leadership.

EXHIBIT 7

Marr, Bill

From: Michaud, Harold A
Sent: Friday, June 13, 2008 10:26 AM
To: Sirois, Sarah; Marr, Bill
Cc: Thompson, Ann
Subject: FW: 1 X Close Class

I heard the same. Wayne called me last night and said Debra Mulanax was very excited and she has been through a 1 x close training before. She specifically told Wayne that the previous class only focused on paperwork and process where this session focused on getting the business. Nice work Bill!

"Know the customer. Care about the customer. Act for the customer."

Harold Michaud
Senior Vice President
Area Manager, Northern California
Bank of America mortgage
180 Grand Avenue
Oakland, CA. 94612
Phone: 510-368-2544

Bank of America: Proprietary

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From: Sirois, Sarah
Sent: Friday, June 13, 2008 10:21 AM
To: Thompson, Ann; Michaud, Harold A
Subject: RE: 1 X Close Class

Ann-

There were some people missing from the list below...

The actual participants were:

Chris Stathis
Jodi Fischer
Greg Hill
Judy Lampton
Debra Mulanax
Monty Lawrence
Rick Nielsen
Mara Montes
Gus Mendy
Ed Sobral

7/13/2008

BM 00633

Suman Singh
Tony Tafreshi

I wish you could have seen their faces when they left the class- smiles on their faces and you could tell their brains were thinking in a new way! Bill received some major kudos from all the participants!

Sarah H Sirois
AVP/Learning Consultant
Northern California Retail CRE
Learning & Leadership Development
415.518.3937

"Know the customer. Care about the customer. Act for the customer."

Manage your development at the [GCSBB Associate Development Center](#)

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From: Thompson, Ann
Sent: Friday, June 13, 2008 10:15 AM
To: Sirois, Sarah; Michaud, Harold A
Subject: FW: 1 X Close Class

Nevermind!!

"Know the Customer. Care about the Customer. Act for the Customer."

Ann Thompson
Senior Vice President
Regional Executive, Northern California
510-219-8704

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From: Sirois, Sarah
Sent: Wednesday, June 11, 2008 9:31 AM
To: Thompson, Ann
Subject: RE: 1 X Close Class

Ann-

We are indeed having a One Time Close class tomorrow. It will start at 1pm in Fremont, so everyone should be on the call at 10am. Bill Marr will be walking the class through most of the process and Harold will be there as well.

Here are the MLOs who will be attending:

Chris Stathis
Judy Lampton
Ed Sobral
Eric Burgess
Richard Thierry
Mara Montes
Grace Sumlut
Debra Mulanax
Tony Tafreshi
Richard Nielsen
Jodi Fischer
Holly Huckaby
Gus Mendy
Monty Lawrence

Thanks-

Sarah H Sirois
 AVP/Learning Consultant
 Northern California Retail CRE
 Learning & Leadership Development
 415.518.3937

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Manage your development at the GCSBB Associate Development Center

Bank of America: Proprietary

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From: Thompson, Ann
Sent: Wednesday, June 11, 2008 8:18 AM
To: Sirois, Sarah
Subject: 1 X Close Class

I think you are having a 1 X Close class tomorrow. Who is attending, where, and if it overlaps with the All Hands Call, can everyone pls do that from 10:00-10:35 or so?

Thanks! I want to make sure if people are driving they listen in.

"Know the Customer. Care about the Customer. Act for the Customer."

7/18/2008

BM 00635

Ann Thompson
Senior Vice President
Regional Executive, Northern California
510-219-8704

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EXHIBIT 8

Marr, Bill

From: recognition@recognition.bankofamerica.com
Sent: Tuesday, July 15, 2008 4:19 PM
To: Marr, Bill
Cc: Thompson, Ann; Sirois, Sarah; Perez, Erik; Perry, Herbert W; Michaud, Harold A
Subject: Spirit Card Notification

Bill Marr,

Harold (Harold) Michaud has recognized you with a Spirit Card. If your manager was not copied on this e-mail, please forward to him/her.

Click here for an online version of your Spirit Card:
http://recognition.bankofamerica.com/print_spirit_cards.msa?SpiritCard_SpiritCardId=2711707

Recognition Date: 07/15/2008 18:07:53
Mail Code: CA4-519-10-01

Recognized for:
Outstanding teamwork! Bill thank you again for taking time out of your busy day to share your knowledge of the 1xclose product with your fellow teammates. Your efforts will help those who attended create success in a difficult market. For your time and effort the region is awarding you 1500 spirit points. Thanks again.

EXHIBIT 9

REDACTED

BANK OF AMERICA (CONFIDENTIAL)
Mortgage Business Unit
(Compensation Report (Confidential))
Run Date: 08/21/2006
Pay Period: 07/01/2006 - 07/31/2006

Account Exec: MARK, BIL (181504)
AE Type: Retail
Person Number: 26201447
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NNC - Northern CA

Page 1 of 2

BM 02550

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Description	Loan Type	Alliance Mortgage	Second	Basis	Regular	Fee	Waiver	Overage	IMB	IMB/IMB	Commission	Total
6		6,261,400.00	07/14/2006		Retail				65.00	4,513.60	0.00	0.00	11,716.00	0.00	0.00	2,777.40	
		1,400,000.00	07/28/2006		Retail-Construction				65.00	4,582.50	0.00	0.00	0.00	0.00	0.00	4,582.50	
		1,084,000.00	07/28/2006		Retail-Construction				65.00	9,100.00	0.00	0.00	0.00	0.00	0.00	7,851.00	
		910,000.00	07/28/2006		Retail-Construction				65.00	7,046.00	0.00	0.00	0.00	0.00	0.00	7,046.00	
		1,450,000.00	07/31/2006		Retail-Construction				65.00	6,045.00	0.00	0.00	0.00	0.00	0.00	6,045.00	
									65.00	9,425.00	0.00	0.00	0.00	0.00	0.00	9,425.00	
									40,712.10	(1,249.00)	(1,716.00)			0.00		17,727.10	
Additional Information:																	
Bank Referral Loans Used to Determine %:																	
Serving Refinance Loans Used to Determine %:																	
LMIB/LMIB Commission Grid Unit Count:																	
LMIB/Government Additional Incentive Unit Count:																	
LMIB/LMIB (Wholesale):																	
Units %/Units																	
0 0.00%																	
Previous Deficit:																	
Draw: 14,166																	
Commission: 37,727																	
Adjustments:																	
Second Mortgage: 564																	
HELOC: 683																	
Relationship - 2005:																	
Relationship - 2005:																	
Total: 34,807																	
Non Rec Draw:																	

List of Adjusting Entries
No adjusting entries found

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount BPS	Payment
07/14/2006					86900.00	564.20
06/28/2006					52500.00	0.00
Total Second Mortgage Commission:						564.20

HELOC PRODUCTS

App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product	Amount Type	Initial Pmt	Balance	Balance	Current
		07/06/2006				94,500.00	HELOC	143.25	0.00	0.00	143.25
		07/18/2006				150,000.00	Stand Alone HELOC	225.00	0.00	0.00	225.00
		07/28/2006				210,000.00	Stand Alone HELOC	315.00	0.00	0.00	315.00

HELOC PRODUCTS

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BM 02551

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EXHIBIT 10

REDACTED

Bank of America (UNIDENTIFIED)
Mortgage Business Unit
Compensation Report (Confidential)
Run Date: 09/22/2006
Pay Period: 08/01/2006 - 08/31/2006

Account Exec: MARK, JILL (51504)
AE Type: Retail
Person Number: 28201447
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NNC - Northern CA

Page 1 of 2

Loan Number	Borrower Name	Loan Amount	Date Fulfilled	Date Closed	Loan Type	Explanation Loan Type	Alliance Mortgage Points	Basis	Regular Commission	Size	(Average Underwrite)	LMIB Cov	LMIB/CMIB Cov Cnt	Total Commission
5		2,074,750.00	08/10/2006		Retail		65.00	1,694.50	0.00	0.00	(126.25)	0.00		1,694.50
			08/11/2006		Retail		65.00	2,006.78	0.00	0.00	(185.93)	0.00		1,820.85
			08/14/2006		Retail-External Refinance		65.00	1,750.00	0.00	0.00	(1,946.00)	0.00		1,504.00
			08/31/2006		Retail-External Refinance		65.00	1,250.00	0.00	0.00	(625.00)	0.00		2,625.00
					Construction		65.00	4,582.50	0.00	0.00	0.00	0.00		4,582.50
								11,485.88	0.00	0.00	(2,783.18)	0.00		10,702.70

Additional Information
Rank Referred Loans Used to Determine A: 0 Units
Serving Reference Loans Used to Determine A: 0 Units
LMIB/CMIB Commission Grid Unit Count: 0
LMIB/Government Additional Incentive Unit Count: 0
LMIB/CMIB (Wholesale): 0
Units: 0
%Units: 0.00%
Previous Deficit: 0
Draw: 14,166
Commission: 10,702
Adjustments: 1,030
Second Mortgage: 552
HELLOC: 675
Relationship: 0
Total: 8,783
Non Rec Draw:

Transaction Date	Transaction Type	Amount	Loan Number	Notes
09/08/2006	Delayed Fees Charge	150.00		
09/18/2006	PRON adjustments	1,070.00		Charged application fee on loan # Adj due to underage on loan # Withdrawn 08/07/2006

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount BPS	Payment
	08/11/2006				85000.00	552.50
	07/14/2006				86800.00	0.00
	06/28/2006				52500.00	0.00
Total Second Mortgage Commission:						552.50

HELLOC PRODUCTS	App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product	Initial Pmt (Line Amount)	Balance (Month+2)	BPS	Balance Payment	Current Payment
-----------------	------------	-------------	-------------	----------	--------------------------	-------------	--------------	---------------------------	-------------------	-----	-----------------	-----------------

RELLOC PREMIUM:		08/18/2006	N/A	410,000.00	Stand Alone RELLOC	875.00	0.00	875.00
Funding from 07/01/2006 - 07/31/2006								
RELLOC PREMIUMS	07/08/2006			15,500.00	RELLOC	141.25	0.00	0.00
	07/18/2006		N/A	100,000.00	Stand Alone RELLOC	775.00	0.00	0.00
	07/26/2006		N/A	10,000.00	Stand Alone RELLOC	115.00	0.00	0.00
RELLOC PREMIUMS								
Funding from 06/01/2006 - 06/30/2006								
RELLOC PREMIUMS	06/21/2006			93,820.00	RELLOC	140.73	0.00	0.00
	06/27/2006			59,795.00	RELLOC	89.69	0.00	0.00
Total RELLOC Commission:						675.00	0.00	675.00
Relationship								
Loan								
Number								
Funded borrower								
Product								
Description								
Open								
Date								
Closed								
Date								
BPP								
Amount								
Payment								
06/28/2006		Homeowners Insurance	06/28/2006	0.00	0.00	0.00	0.00	0.00
06/27/2006		Homeowners Insurance	06/27/2006	0.00	0.00	0.00	0.00	0.00
06/21/2006		Homeowners Insurance	06/21/2006	0.00	0.00	0.00	0.00	0.00
06/16/2006		Homeowners Insurance	06/16/2006	0.00	0.00	0.00	0.00	0.00
Total Relationship Commission:						0.00		0.00

EXHIBIT 11

Draft Only

REDACTED

Bank of America CONFIDENTIAL
 Mortgage Business Unit
 Compensation Report (Confidential)
 File Date: 10/06/2006
 Pay Period: 09/01/2006 - 09/10/2006

SEP. 2006

Account Exec: MARR, BILLY (635061)
 AE Type: Retail
 Processor Number: 28201467
 Hire Date: 07/23/2001
 Position End Date:
 Branch: DANVILLE
 Region: NNC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Filled	Date Closed	Exception Loan Type	Alliance	Second Mortgage Points	Basis	Regular Commission	Fee Waiver	Overage Underage	LMIB Cov	LMIB/LMIB Cov Cnt	Total Commission
460,000.00		09/07/2006	09/15/2006	Retail	Construction		65.00	2,990.00	3.00	3.00	361.10	0.00	3,351.10	
411,106.00		09/26/2006		Retail	Construction		65.00	5,403.49	3.00	3.00	0.00	0.00	5,403.49	
332,500.00		09/28/2006		Retail	Internal Refinance		65.00	2,161.25	3.00	3.00	1708.221	0.00	2,439.471	
531,215.00		09/29/2006		Retail			65.00	3,582.90	3.00	3.00	1689.011	0.00	2,491.911	
1,280,000.00		09/29/2006	09/29/2006	Retail	Construction		65.00	9,420.00	0.00	0.00	12,246.401	0.00	2,891.8	
1,460,000.00			09/29/2006	Retail	Construction		65.00	9,490.00	0.00	0.00	0.00	0.00	6,073.0	
4,915,021.00							31,947.64	0.00	0.00	0.00	13,282.531	0.00	9,490.0	

Additional Information:
 Bank Referral Loans Used to Determine %: 0
 Derivative Refinance Loans Used to Determine %: 17.00%
 LMIB/LMIB Commission Grid Unit Count: 0
 LMIB/Government Additional Incentive Unit Count: 0
 LMIB/LMIB (Wholesale): 0

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
10/02/2006	Premier Referrals	125.00		
10/02/2006	Overage/Underage	(521.97)		
				Premier Banking Referral Client: construction funded

Previous Deficit: 0
 Draw: (4,166)
 Commission: 28,665.1
 Adjustments: (396)
 Second Mortgage: 0
 HELOC: 0
 Relationship: 0
 Relationship - 2005: 0
 Total: 24,101
 Non Rec Draw:

Page 1 of 1

BM 02555

EXHIBIT 12

REDACTED

Bank of America - CONFIDENTIAL
Mortgage Unit/Service Unit
Information Report (Confidential)
Run Date: 11/27/2006
Run Period: 10/01/2006 - 10/31/2006

Account Exec: MARR, ARL 1635041
AE Type: Retail
Person Number: 28201447
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NWC - Northern CA

Page 1 of 2

Loan Number	Borrower Name	Loan Account	Date Funded	Place C-Code	Exception Loan Type	Second Mortgage	Units	Regular Commission	Free	Overage	CMIB	LAIC/LMIB	Total
489,500.00		10/11/2006			Retail		65.00	3,162.25	9.00	(311.36)	3.00		2,850.89
417,000.00		10/13/2006			Retail-External Refinance	Y	65.00	2,710.50	0.00	(521.35)	3.00		2,189.15
280,000.00		10/16/2006			Retail-External Refinance	Y	65.00	1,920.00	0.00	(150.00)	3.00		1,470.00
408,000.00		10/19/2006			Retail	Y	65.00	2,652.00	0.00	(110.00)	3.00		2,142.00
500,000.00		10/20/2006			Retail		65.00	1,900.00	0.00	(207.00)	3.00		1,093.00
597,500.00		10/23/2006			Retail-External Refinance		65.00	1,673.75	0.00	(321.87)	3.00		1,351.88
1,000,000.00		10/30/2006			Retail-Construction		65.00	6,500.00	3.00	0.00	3.00		6,500.00
1,500,000.00		10/31/2006			Retail-Construction		65.00	9,750.00	3.00	0.00	3.00		9,750.00
4,949,000.00							12,108.50	6.00		(2,821.48)	0.00		29,347.11

Additional Information
Bank Reflected Loans Used to Determine #
*Previous Refinance Loans Used to Determine #
LAIC/LMIB Commission Grid Unit Count: 0
LAIC/LMIB Incentive Unit Count: 0
LAIC/LMIB (Wholesale): 0

Previous Deficit: 0
Draw: 14,166
Commission: 29,147
Adjustments: 119,688
HEDOC: 656
Relationship: 78
Relationship - 2005: 40
Total: 6,266
Non-Pec Draw:

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
11/02/2006	Overage/Underage	(118,705.62)		Loan #
11/07/2006	Waived Fees Charge	(400.00)		Adjustment to charge for application fee on loan #
11/07/2006	Waived Fees Charge	(400.00)		Adjustment to charge for application fee on loan #
11/07/2006	Commission	(981.00)		September MIA commission split - Hampton
11/20/2006	Waived Fees Refund	400.00		Refund Application Fee for loan #
11/20/2006	Waived Fees Refund	400.00		Refund Application Fee for loan #
				Funded 10/11/2006
				Withdrawn 10/03/2006

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	2nd Mortgage Loan Number	Closed Date	Loan Amount BPS	Payment
10/13/2006					50000.00 65	345.00
10/19/2006					5,000.00 65	331.50
06/31/2006					85000.00 65	2.00
					Total Second Mortgage Commission:	656.50

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HELOC PRODUCTS												
APP Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Amount	Product Type	Initial Amt (Line Amount)	Balance (Month+2)	BPS	Balance Payment	Current Payment
HELOC PRODUCTS												
Fundings from 09/01/2006 09/10/2006												
		09/05/2006				50,000.00	Stand Alone HELOC	175.00	0.00		0.00	0.00
		09/07/2006				100,000.00	Stand Alone HELOC	250.00	0.00		0.00	0.00
		10/08/2006				32,285.00	HELOC	78.43	0.00		0.00	78.43
HELOC PRODUCTS												
Fundings from 08/01/2006 08/31/2006												
		08/16/2006				450,000.00	Stand Alone HELOC	675.00	67,327.16	65	437.63	0.00
Total: HELOC Commission:												
												78.43
Relationship												
Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	BPP Pymt Amount	Payment						
10/9/2006		Homeowners Insurance	10/19/2006		0.00	20.00						
10/11/2006		Homeowners Insurance	10/11/2006		0.00	20.00						
09/29/2006		Homeowners Insurance	09/29/2006		0.00	0.00						
Total Relationship Commission:												40.00

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EXHIBIT 13

REDACTED

Bank of America - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)
Run Date: 12/19/2006
Pay Period: 11/01/2006 - 11/30/2006

Account Exec: MARK, ATIL 61944
AE Type: Retail
Person Number: 2820144/
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NMC - Northern Ca

Page 1 of 2

Loan Number	Borrower Name	Loan Amount	Funded Date	Closed Date	Exception Loan Type	Second Mortgage Points	Regular Commission	Pre-Mortgage Waiver	Overage Underage	LMIB Gov	LMIB Gov Cnt	Total Commission
1,499,000.00			11/02/2006		Retail	65.00	9,743.50	0.00	1,873.75	0.00		7,869.75
444,980.00			11/01/2006		Retail-External Refinance CMA	65.00	2,892.37	0.00	1,667.47	0.00	LC	2,224.84
196,000.00			11/06/2006		Retail	65.00	2,184.03	0.00	17,123.20	0.00		14,939.27
260,000.00			11/06/2006		Bank	65.00	1,690.03	0.00	1,325.00	0.00		1,365.03
700,000.00			11/06/2006		Retail	65.00	4,550.00	0.00	1,109.00	0.00		3,241.00
508,801.00			11/09/2006		Retail	65.00	3,107.21	0.00	1,272.00	0.00		2,015.21
1,000,000.00			11/14/2006		Retail-External Refinance	65.00	6,500.00	0.00	1,250.00	0.00		5,250.00
106,000.00			11/17/2006		Retail-Construction	65.00	1,389.00	0.00	1,523.88	0.00		465.12
1,000,000.00			11/21/2006		Retail-Construction	65.00	6,500.00	0.00	0.00	0.00		6,500.00
179,857.00			11/21/2006		Retail-External Refinance CMA	65.00	1,168.75	0.00	1,942.18	0.00	LB	7,226.44
1,143,650.00			11/27/2006		Retail-Construction	65.00	7,433.40	0.00	0.00	0.00		7,433.40
267,500.00			11/30/2006		Retail-External Refinance	65.00	1,708.50	0.00	1,328.75	0.00		1,380.75
247,500.00			11/30/2006		Retail-External Refinance	65.00	1,608.75	0.00	1,309.37	0.00		1,289.37
7,889,688.00							51,276.48	0.00	16,924.60	0.00		34,351.88

Additional Information:
Bank Referred Loans Used to Determine %: 1
Servicing Refinance Loans Used to Determine %: 0
LMIB/LMIB Commission Grid Unit Count: 0
LMIB/Government Additional Incentive Unit Count: 0
LMIB/LMIB (Wholesale): 2

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
01/01/1993	Waived Fees Charge	(400.00)		
12/04/2005	Overage/Underage	(8.40)		Adjustment to Charge for application fee on loan #
12/04/2005	Overage/Underage	(41.32)		Undereages not allowed on 80/10/10 seconds.
12/04/2006	Overage/Underage	(1220.03)		Undereages not allowed on 80/10/10 seconds.
12/15/2006	Waived Fees Refund	500.00		Refund Application fee for loan #
12/18/2006	Overage/Underage	6,285.70		Adi due to underage on loan #

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount	SPS	Payment
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Previous Deficit: 0
Draw: 14,185
Commission: 34,351
Adjustments: 6,015
Second Mortgage: 1,915
Relationship: 375
Relationship - 2005: 0
Total: 38,570
Non Rec Draw:

11/09/2005	11/200 00 65	436.40
11/06/2006	11/200 00 65	546.00
11/01/2006	11/200 00 65	542.42
10/13/2006	11/200 00 65	0.00
10/19/2006	11/200 00 65	0.00

Total Second Mortgage Commission: 1,315.22

HELOC PRODUCTS

App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Funded Date	Line Product	Initial Pmt (Late Amount)	Balance (Month 2)	Balance Payment	Current Payment
HELOC PRODUCTS		11/16/2006				250,000.00 HELOC	375.00	0.00	0.00	375.00

HELOC PRODUCTS

Fundings from 10/01/2006 - 10/31/2006

52,285.00 HELOC

78.43

0.00

0.00

0.00

HELOC PRODUCTS

Fundings from 09/01/2006 - 09/30/2006

250,000.00 Stand Alone HELOC

375.00

0.00

0.00

0.00

HELOC PRODUCTS

Fundings from 09/01/2006 - 09/30/2006

N/A

100,000.00 Stand Alone HELOC

150.00

20.43

0.00

132.75

Total HELOC Commission: 175.00

Relationship

Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	Bk? Prem Amount	Payment
11/09/2006		Homeowners Insurance	11/09/2006		0.00	20.00
11/06/2006		Homeowners Insurance	11/06/2006		0.00	20.00
11/02/2006		Homeowners Insurance	11/02/2006		0.00	20.00
10/19/2006		Homeowners Insurance	10/19/2006		0.00	0.00
10/11/2006		Homeowners Insurance	10/11/2006		0.00	0.00
09/29/2006		Homeowners Insurance	09/29/2006		0.00	0.00
Total Relationship Commission:						80.00

EXHIBIT 14

REDACTED

BM 02568

Account Exec: MARR, BILL (6350)
 AE Type: Retail
 Person Number: 28201447
 Hire Date: 07/23/2001
 Position End Date:
 Branch: DAVENITE

Previous Deficit:	0
DRAW:	(4,305)
Commission:	19,019
Adjustments:	15,886
Second Mortgage:	412
HELLOC:	1,558
Relationship:	0
Relationship - 2005:	0
Total:	12,610
Non Rec Draw:	

Transaction	Location	Loan Number
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9
10	10	10
11	11	11
12	12	12
13	13	13
14	14	14
15	15	15
16	16	16
17	17	17
18	18	18
19	19	19
20	20	20
21	21	21
22	22	22
23	23	23
24	24	24
25	25	25
26	26	26
27	27	27
28	28	28
29	29	29
30	30	30
31	31	31
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33	33	33
34	34	34
35	35	35
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37	37	37
38	38	38
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40	40	40
41	41	41
42	42	42
43	43	43
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54	54	54
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62	62	62
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89	89	89
90	90	90
91	91	91
92	92	92
93	93	93
94	94	94
95	95	95
96	96	96
97	97	97
98	98	98
99	99	99
100	100	100

[illegible]

BM 02569

432.25

00.0

000.12

58.75

6.00

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EXHIBIT 15

REDACTED

REDACTED

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State of America - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)
Run Date: 01/27/2007
Pay Period: 02/01/2007 - 02/28/2007

Account Exec: NARR, BILL (61504)
AE Type: Retail
Person Number: 28201447
Hire Date: 07/21/2003
Position End Date:
Branch: DAYVILLE
Region: MMC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Funded Date	Entered Date	Exception Loan Type	Second Mortgage	Basis Points	Regular Commission	Fee Waiver	Overage Underage	LMIB	LMIC/LMIB	Commission
1	100,000.00	02/06/2007			Retail-Internal Refinance		65.00	1,000.00	0.00	(200.00)	0.00	LMIC/LMIB	840.00
2	100,000.00	02/09/2007			Retail-Construction		65.00	2,000.00	0.00	(400.00)	0.00	LMIC/LMIB	1,600.00
3	100,000.00	02/26/2007			Retail-Construction		65.00	15,000.00	0.00	(562.50)	0.00	LMIC/LMIB	15,287.50
4	100,000.00	02/27/2007			Retail-External Refinance-TRA		65.00	1,000.00	0.00	(121.25)	0.00	LMIC/LMIB	878.75
5	100,000.00	02/27/2007			Retail-External Refinance		65.00	3,250.00	0.00	(700.75)	0.00	LMIC/LMIB	3,250.00
6	100,000.00	02/28/2007			Retail-External Refinance-TRA		65.00	2,841.75	0.00	(2,450.00)	0.00	LMIC/LMIB	3,600.00
7	100,000.00	02/28/2007			Retail-External Refinance-TRA		65.00	3,850.00	0.00	(4,312.50)	0.00	LMIC/LMIB	32,759.75
8	100,000.00	02/28/2007			Retail-External Refinance-TRA		65.00	3,850.00	0.00	(4,312.50)	0.00	LMIC/LMIB	32,759.75

Additional Information:
Bank Refunded Loans Used to Determine %
Servicing Refinance Loans Used to Determine %
LMIC/LMIB Commission Grid Unit Count:
LMIB/Government Additional Incentive Unit Count:
LIC/LMIB (Wholesale):

Previous Deficit: 0
Draw: (4,105)
Commission: 32,759.75
Adjustments: 1706
Second Mortgage: 0
HELLOC: 277
Relationship: 0
Relationship - 2005: 0
Total: 28,025
Non Rec Draw:

List of Adjusting Entries

Date	Transaction Type	Amount	Loan Number	Notes
03/02/2007	Premier Referrals	25.00		Premier Banking Referral Client: Date: 02/08/07
03/02/2007	Coverage/Underage	(131.25)		Loan Customer: Construction funded
03/07/2007	Waived Fees Charge	(700.00)		Adjustment to charge for Application Fee on Loan # Funded 02/27/2007
03/16/2007	Waived Fees Refund	200.00		Refund Application Fee for Loan # Funded 02/27/2007

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount BPS	Payment
	01/16/2007				66500.00 65	0.00
	12/20/2006				203000.00 65	0.00
	12/18/2006				72500.00 65	0.00
Total Second Mortgage Commission:						0.00

State of America - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)
Run Date: 01/27/2007
Pay Period: 02/01/2007 - 02/28/2007

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MELC PRODUCTS

App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product	Initial Amt	Balance (Month+2)	BPS	Balance Payment	Current Payment
		02/03/2007				83,000.00 HELOC	277.50	0.00		0.00	277.50

MELC PRODUCTS
Fundings from 01/01/2007 - 01/31/2007

01/04/2007						13,750.00 HELOC	75.41	0.00		0.00	0.00
01/22/2007						100,000.00 HELOC	150.00	0.00		0.00	0.00
01/31/2007						350,000.00 HELOC	425.00	0.00		0.00	0.00

MELC PRODUCTS
Fundings from 12/31/2006 - 12/31/2006

12/27/2006						700,000.00 HELOC	1,350.00	51,122.43	65	397.30	0.00
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Total MELC Commission

277.50

Relationship

Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	BPS From Amount	Payment
12/29/2006		Homeowner's Insurance	12/29/2006		0.00	0.00
Total Relationship Commission						0.00

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EXHIBIT 16

REDACTED

REDACTED

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Bank of America - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)
Run Date: 04/18/2007
Run Period: 01/01/2007 - 03/31/2007

Account Name: MARK, BILL (83504)
AE Type: Retail
Person Number: 28201447
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NNC - Northern CA

Loan Number	Borrower Name	Loan Amount	Funded Date	Closed Date	Description	Loan Type	Alliance Mortgage Points	Regular Commission	Fee Waiver	Overage Underage	LMIB UOV	LMIC/LMIB CMT	Commission	Total
188,000.00		01/06/2007			Retail		70.00	1,260.00	0.00	(532.80)	0.00		727.20	944.40
209,820.00		01/06/2007			Retail		70.00	1,469.44	0.00	(524.80)	0.00		944.64	1,973.11
385,000.00		03/16/2007			Retail	External Refinance-CRA	70.00	2,695.00	0.00	(721.87)	0.00		1,973.13	1,748.00
304,000.00		03/19/2007			Retail	External Refinance	70.00	2,128.00	0.00	(380.00)	0.00		1,748.00	1,159.11
375,495.00		03/23/2007			Retail	External Refinance	70.00	2,628.49	0.00	(469.37)	0.00		2,159.12	1,150.00
200,500.00		03/23/2007			Retail	External Refinance	70.00	1,400.00	0.00	(250.00)	0.00		1,150.00	2,484.00
638,500.00		03/26/2007			Retail	External Refinance	70.00	4,452.00	0.00	(1,390.00)	0.00		3,062.00	1,741.50
552,000.00		03/27/2007			Retail	External Refinance	70.00	3,884.00	0.00	(1,380.00)	0.00		2,504.00	2,648.20
587,000.00		03/28/2007			Retail	External Refinance	70.00	2,709.00	0.00	(967.50)	0.00		1,741.50	1,741.50
559,875.00		03/29/2007			Retail	Internal Refinance (CRA)	70.00	3,919.13	0.00	(1,270.91)	0.00		2,648.22	2,648.22
4 Loans: 10		3,789,296.00						26,525.06	0.00	(8,087.25)	0.00		18,437.81	18,437.81

Additional Information:
Bank Referred Loans Used to Determine %: 10.00%
Servicing Refinance Loans Used to Determine %: 10.00%
LMIC/LMIB Commission Grid Unit Count: 1
LMIB/Government Additional Incentive Unit Count: 1
LMIC/LMIB (Wholesale): 1

Previous Deficit: 0
Draw: 18,437.81
Commission: 18,437.81
Adjustments: (1,487.81)
Second Mortgage: 0
HELOC: 1,885.00
Relationship: 254.00
Relationship: 2005: 0
Total: 14,785.00
Non Rec Draw: 0

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
04/02/2007	Overage/Underage	11,250.00		
04/04/2007	Commission	(321.80)		
04/09/2007	Premier Referrals	125.00		

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount BPS	Payment
	01/16/2007				65500.00	63

Total Second Mortgage Commission:

0.00

HELOC PRODUCTS

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APP Number	Loan Number	Funded Date	Refinance Date	1st Mortgage Loan Number	Closed Date	Line Product	Amount	Type	Total Amt (Line Amount)	Balance (Month-2)	BPS	Balance Payment	Current Payment
HELOC PRODUCTS													
Funding from 02/01/2007 - 02/28/2007													
		03/26/2007		N/A		HELOC	50,000.00	Stand Alone HELOC	15.00	0.00		0.00	75.00
		03/29/2007				HELOC	119,250.00	Stand Alone HELOC	178.88	0.00		0.00	178.88
							85,000.00	HELOC	277.50	0.00		0.00	0.00
HELOC PRODUCTS													
Funding from 01/01/2007 - 01/31/2007													
		01/04/2007		N/A		HELOC	63,750.00	Stand Alone HELOC	95.63	0.00	65	0.00	0.00
		01/22/2007		N/A		HELOC	50,000.00	Stand Alone HELOC	150.00	0.00	70	0.00	0.00
		01/23/2007		N/A		HELOC	50,000.00	Stand Alone HELOC	151.92	84.70		713.48	713.48
		01/31/2007		N/A		HELOC	350,000.00	Stand Alone HELOC	525.00	131,231.82	70	918.62	918.62
		01/31/2007		N/A		HELOC	350,000.00	Stand Alone HELOC	525.00	0.00	70	0.00	0.00
							Total HELOC Commission:						
							1,885.98						

Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	IPP Prem Amount	Payment
03/23/2007		BPP 6 Month	03/23/2007		127.12	254.24
Total Relationship Commission:						254.24

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EXHIBIT 17

REDACTED

Bank of America - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)
Run Date: 05/21/2007
Pay Period: 04/01/2007 - 04/30/2007

REDACTED

ACCOUNT EXEC: MARK, BILL (63504)
AS TYPE: MORTGAGE
PERSON NUMBER: 28201447
HIRE DATE: 07/23/2001
POSITION END DATE:
BRANCH: DANVILLE
REGION: NNC - Northern Ca

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BM 02578

Loan Number	Borrower Name	Loan Amount	Funded Date	Closed Date	Exception Loan Type	Alliance Mortgage Points	Regular Commission	Fee Waiver	Overage Underage	LMTB Gov	LMTB/LMTB Gov Cmt	Total Commission
251,918.00	04/09/2007	04/10/2007	04/10/2007	04/10/2007	Bank-Construction	70.00	1,163.57	0.00	(629.84)	0.00		1,131.73
879,148.00	04/10/2007	04/10/2007	04/10/2007	04/10/2007	Bank-Construction	70.00	6,150.44	0.00	(2,198.17)	0.00		3,952.27
1,036,000.00	04/18/2007	04/18/2007	04/18/2007	04/18/2007	Bank-Construction	70.00	7,352.00	0.00	(2,672.88)	0.00		4,679.12
417,000.00	04/20/2007	04/20/2007	04/20/2007	04/20/2007	Bank-Construction	70.00	2,512.00	0.00	(1,342.86)	0.00		1,169.14
528,000.00	04/20/2007	04/20/2007	04/20/2007	04/20/2007	Bank-Construction	70.00	1,596.00	0.00	(820.00)	0.00		776.00
454,705.00	04/24/2007	04/24/2007	04/24/2007	04/24/2007	Bank-Construction	70.00	3,696.00	0.00	(1,520.00)	0.00		2,176.00
600,000.00	04/25/2007	04/25/2007	04/25/2007	04/25/2007	Bank-Construction	70.00	3,152.94	0.00	(1,116.76)	0.00		2,036.18
160,000.00	04/25/2007	04/25/2007	04/25/2007	04/25/2007	Bank-Construction	70.00	4,250.00	0.00	(664.20)	0.00		3,585.80
143,000.00	04/27/2007	04/27/2007	04/27/2007	04/27/2007	Bank-Construction	70.00	2,584.00	0.00	(548.91)	0.00		2,035.09
369,000.00	04/27/2007	04/27/2007	04/27/2007	04/27/2007	Bank-Construction	70.00	2,583.00	0.00	(4,623.57)	0.00		7,000.47
1,000,000.00	04/10/2007	04/10/2007	04/10/2007	04/10/2007	Bank-Construction	70.00	7,970.00	0.00	(554.63)	0.00		7,415.37
425,000.00	04/10/2007	04/10/2007	04/10/2007	04/10/2007	Bank-Construction	70.00	2,970.00	0.00	(554.63)	0.00		2,415.37
6,890,991.00	04/10/2007	04/10/2007	04/10/2007	04/10/2007	Bank-Construction	70.00	48,216.95	0.00	(15,976.90)	0.00		32,240.05

Additional Information:
Bank Refunded Loans Used to Determine %: 2
Service Refunded Loans Used to Determine %: 2
LMTB/Government Additional Incentive Unit Count: 0
LMTB/Government Additional Incentive Unit Count: 0

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
05/07/2007	Waived Fees Charge	(700.00)		Adjustment to charge for Application Fee on Loan #
05/16/2007	NEA Commission Split	(1,378.19)		Adjustment for commission split to: Hampton
05/16/2007	NEA Commission Split	(757.85)		Adjustment for commission split to: Hampton
05/16/2007	NEA Commission Split	(1,141.30)		Adjustment for commission split to: Hampton

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount	Payment
04/18/2007	04/18/2007				64,750.00	453.25
04/24/2007	04/24/2007				99,000.00	693.00

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Previous Deficit: 0
Draw: (4,305.00)
Commission: 32,260.00
Adjustments: 15,477.00
Second Mortgage: 1,146.00
HELLOC: 155.00
Relationship - 2005: 0.00
Total: 25,779.00
Non Rec Draw:

Total Second Mortgage Commission:

1,146.25

HELOC PRODUCTS

App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product	Amount Type	Initial Fee (Line Amount)	Balance (Month+2)	BPS	Balance Payment	Current Payment
		04/18/2007		N/A		15,000.00	Stand Alone HELOC	53.90	0.00		0.00	52.50
		04/20/2007		N/A		68,719.00	Stand Alone HELOC	101.47	0.00		0.00	103.47

HELOC PRODUCTS

Findings from 03/01/2007 - 03/31/2007

		03/26/2007		N/A		10,000.00	Stand Alone HELOC	75.00	0.00		0.00	0.00
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HELOC PRODUCTS

Findings from 02/01/2007 - 02/28/2007

		02/05/2007				185,000.00	HELOC	277.50	0.00	65	0.00	0.00
Total HELOC Commission:												155.97

Relationship

Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	BPP Price Amount	Payment
	03/23/2007	BPP 6 Month	03/21/2007		127.12	0.00
Total Relationship Commission:						0.00

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EXHIBIT 18

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Account Exec: MARR, BILL (63504)
AE Type: Retail

Account Exec: MRR, BILL | 63504
 AE Type: Retail
 Person Number: 26201447
 Hire Date: 07/23/2001
 Position End Date:
 Branch: DANVILLE
 Region: NWC - Northern Ca

Previous Deficit:	0
Draw:	(4,305)
Commission:	54,560
Adjustments:	1,755
Second Mortgage:	497
HELOC:	1,877
Relationship - 2005:	0
Relationship - 2005:	0
Total:	54,391
Non Rec Draw:	

TOTAL:	54,391
Non Rec Draw:	

Date	Transaction Type	Amount	Number	Notes
06/16/2007	AIA Commission Split	(1,937.29)		Adjustment for commission split to Hampton
06/16/2007	PRON adjustments	3,690.00		Adj due to underage on Juan + Ramirez

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount	BPS	Payment
05/11/2007					11000.00	70	497.00
08/24/2007					99000.00	70	0.00
04/18/2007					64750.00	70	0.00

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Total Second Mortgage Commission:

497.00

HELOC PRODUCTS

App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product	Amount Type	Initial Int (line Amount)	Balance (Month+2)	BPS	Balance Payment	Current Payment
		05/07/2007		N/A		160,000.00	Stand Alone HELOC	240.00	0.00		0.00	240.00
		05/17/2007				112,000.00	HELOC	198.00	0.00		0.00	198.00
		05/18/2007				121,054.00	HELOC	181.58	0.00		0.00	181.58
		05/21/2007		N/A		167,500.00	Stand Alone HELOC	551.25	0.00		0.00	551.25

HELOC PRODUCTS

Funding: from 04/01/2007 - 04/10/2007

04/18/2007
04/20/2007N/A
N/A15,000.00 Stand Alone HELOC
68,979.00 Stand Alone HELOC52.50
103.470.00
0.000.00
0.000.00
0.00

HELOC PRODUCTS

Funding: from 01/01/2007 - 01/31/2007

01/26/2007
01/29/2007N/A
680757M8250,000.00 Stand Alone HELOC
119,250.00 HELOC75.00
178.8818,000.00
119,250.00126.00
834.7551.00
655.87

Total HELOC Commission:

1,877.70

Relationship

Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	BPP Prem Amount	Payment
	01/21/2007	BPP 6 Month	03/23/2007		127.12	0.00
Total Relationship Commission:						0.00

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EXHIBIT 19

Bank of America - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)

Run Date: 07/19/2007
Pay Period: 06/01/2007 - 06/19/2007

REDACTED

REDACTED

Page 1 of 2

Account Exec: MARK, B. [REDACTED]
AE Type: Retail
Person Number: 28201447
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NNC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Description	Loan Type	Alignment	Mortgage Points	Regular Commission	Fee Waiver	Overage	UHB Gov	UHB Gov Cnt	Commission	Total
1	LEONE, S	4,759,500.00	06/19/2007		Retail	External Refinance		70.00	481.00	0.00	(86.25)	0.00	0.00		394.75
			06/20/2007		Retail	External Refinance		70.00	1,050.00	0.00	0.00	0.00	0.00		1,050.00
			06/25/2007		Retail	External Refinance		70.00	3,640.00	0.00	(1,409.20)	0.00	0.00		2,230.80
			06/29/2007		Retail	CNA		70.00	1,890.00	0.00	0.00	0.00	0.00	LC, LB	1,890.00
			06/29/2007		Retail	Bank Construction		70.00	23,100.00	0.00	0.00	0.00	0.00		23,100.00
			06/29/2007		Retail			70.00	3,151.50	0.00	(934.78)	0.00	0.00		2,216.72
								33,316.50	0.00	0.00	(2,430.43)	0.00	0.00		30,886.07

Previous Deficit:

Draw:

Commission:

Adjustments:

Second Mortgage:

RELLOC:

Relationship:

Relationship - 2005:

Total:

Non Rep Draw:

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
01/01/1900	AEA Commission Split	(45,451.31)		Adjustment for commission split to: Hampton
07/02/2007	Overage/Underage	1,461.31		Loan # Customer: Construction funded.
07/02/2007	Overage/Underage	(12,210.00)		Adjustment to Charge for Application Fee on Loan # Withdrawn Withdrawn
07/09/2007	Waived Fees Charge	(400.00)		Adjustment to Charge for Application Fee on Loan # Withdrawn Withdrawn
07/09/2007	Waived Fees Charge	(1200.00)		Adjustment to Charge for Application Fee on Loan # Withdrawn Withdrawn
07/09/2007	Waived Fees Charge	(1200.00)		Adjustment to Charge for Application Fee on Loan # Withdrawn Withdrawn
07/16/2007	Commission	111,550.00		Refund Application Fee for Loan # Withdrawn 06/07/2007
07/16/2007	Waived Fees Refund	200.00		Refund Application Fee for Loan # Withdrawn 06/11/2007
07/16/2007	Waived Fees Refund	200.00		

SECURITY MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage: Loan Number	Closed Date	Loan Amount BPS	Payment
	06/25/2007				65000.00 70	455.00
	05/31/2007				71000.00 70	0.00
	04/24/2007				39000.00 70	0.00
	04/18/2007				64750.00 70	0.00

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Total Second Mortgage Commission										455.00	
HELOC PRODUCTS											
App Number	Loan Number	Funded Date	Maturity Date	1st Mortgage Loan Number	Closed Date	Line Product Amount Type	Initial Pmt (Line Amount)	Balance (Month+2)	BPS	Balance Payment	Current Payment
HELOC PRODUCTS											
Funding from 05/01/2007 - 05/31/2007											
		06/27/2007		N/A		150,000.00 Stand Alone HELOC	225.00	0.00		0.00	225.00
HELOC PRODUCTS											
Funding from 05/01/2007 - 05/31/2007											
		05/07/2007		N/A		160,000.00 Stand Alone HELOC	240.00	0.00		0.00	0.00
		05/17/2007		N/A		32,000.00 HELOC	198.00	0.00		0.00	0.00
		05/18/2007		N/A		21,054.00 HELOC	181.58	0.00		0.00	0.00
		05/21/2007		N/A		167,500.00 Stand Alone HELOC	551.25	0.00		0.00	0.00
HELOC PRODUCTS											
Funding from 04/01/2007 - 04/30/2007											
		04/18/2007		N/A		35,000.00 Stand Alone HELOC	52.50	25,000.00	70	175.00	122.50
		04/20/2007		N/A		68,979.00 Stand Alone HELOC	103.47	10,729.84	70	215.11	111.64
Total HELOC Commission:											459.14

7/9/2008

EXHIBIT 20

Bank of America - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)

Run Date: 08/21/2007
Run Period: 07/01/2007 - 07/31/2007

REDACTED

REDACTED

Account Exec: MARK, BILL (63504)
AE Type: Retail
Person Number: 2820147
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NMC - Northern Ca

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BM 02587

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exception Loan Type	Second Mortgage Points	Regular Commission	Fee Waiver	Overage Underage	LMIB Gov	LMIB Gov Cnt	Commission	Total
971,350.00		07/12/2007			Retail	70.00	6,798.15	0.00	(2,428.12)	0.00			4,370.03
750,000.00		07/17/2007			Retail	70.00	3,250.00	0.00	(2,250.00)	0.00			1,000.00
335,500.00		07/19/2007			Retail - External Refinance	70.00	2,486.50	0.00	(5,486.51)	0.00			13,007.50
549,000.00		07/20/2007			Retail	70.00	1,843.00	0.00	(1,372.53)	0.00			2,470.47
500,000.00		07/20/2007			Retail - External Refinance	70.00	1,500.00	0.00	(1,042.50)	0.00			2,457.50
2,000,000.00		07/20/2007			Retail	70.00	14,000.00	0.00	(5,000.00)	0.00			3,000.00
700,000.00		07/20/2007			Retail	70.00	4,900.00	0.00	(1,555.00)	0.00			3,345.00
412,000.00		07/24/2007			Retail - External Refinance	70.00	6,884.00	0.00	(2,350.00)	0.00			4,534.00
944,000.00		07/24/2007			Retail	70.00	10,500.00	0.00	(4,350.00)	0.00			6,150.00
1,500,000.00		07/26/2007			Retail - Construction	70.00	4,872.00	0.00	(6,114.00)	0.00			4,872.00
696,000.00		07/31/2007			Retail	70.00	5,706.40	0.00	(425.00)	0.00			1,955.40
815,200.00		07/31/2007			Retail	70.00	2,340.00	0.00		0.00			41,362.50
340,000.00		07/31/2007			Retail	70.00	73,710.65	0.00	(32,168.15)	0.00			
10,532,950.00													

Additional Information:
Bank Referral Loans Used to Determine %: 0
Service Refinance Loans Used to Determine %: 0
LMIB/Government Additional Incentive Unit Count: 0
LMIB/LMIB (Who) Rate: 0

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
08/01/2007	Waived Fees Charge	400.00		Adjustment to charge for Application Fee on Loan #
08/16/2007	Waived Fees Refund	400.00		Refund Application Fee for Loan #
08/17/2007	Overage/Underage	3,007.53		Adjustment due to underage on loan Withdrawn 07/12/2007 Withdrawn 07/12/2007

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount BPS	Payment
	07/11/2007				152850.00	1,069.95
	06/25/2007				65000.00	0.00
	05/31/2007				71000.00	0.00

Transaction File: U:\SALES\2004\71.htm

7/9/2008

Total Second Mortgage Commission:

1,049.95

HELLOC PRODUCTS									
App Number	Loan Number	Funded Date	1st Mortgage Loan Number	Closed Date	Line Product Amount Type	Initial Pmt (Line Amount) (Month 1)	Balance (w/PS)	Balance Payment	Current Payment
		07/24/2007			499,999.00 HELLOC	750.00	0.00	0.00	750.00
HELLOC PRODUCTS									
Funding from 06/01/2007 - 06/30/2007									
		06/27/2007			150,000.00 Stand Alone HELLOC	225.00	0.00	0.00	0.00
HELLOC PRODUCTS									
Funding from 05/01/2007 - 05/31/2007									
		05/07/2007			160,000.00 Stand Alone HELLOC	240.00	159,868.19 70	1,119.08	879.08
		05/11/2007			112,000.00 HELLOC	198.00	0.00 70	0.00	0.00
		05/18/2007			121,054.00 HELLOC	181.58	0.00 70	0.00	0.00
		05/21/2007			167,500.00 Stand Alone HELLOC	551.25	126,168.59 70	883.18	331.93
Total HELLOC Commission:									
1,961.01									

7/9/2008

EXHIBIT 21

REDACTED

REDACTED

Link of America - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)
Run Date: 09/19/2007
Pay Period: 08/01/2007 - 08/31/2007

Account Exec: MARR, BILL (63504)
AE Type: Retail
Person Number: 28201447
Hire Date: 07/23/2007
Position End Date:
Branch: DANVILLE
Region: NMC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Priced	Date Closed	Exception Loan Type	Alliance Mortgage	Basis Points	Regular Commission	Fee Waiver	Overage Underage	IMB Gov Cnt	LMIC/LMIB Commission	Total
112,000.00		08/18/2007					70.00	2,184.00	0.00	(190.00)	0.00		1,994.00
528,500.00		08/18/2007			Retail-External-Refinance	Y	70.00	2,299.50	0.00	(821.25)	0.00		1,478.25
420,000.00		08/20/2007			Retail		70.00	1,740.00	0.00	(1,775.40)	0.00		(25.40)
239,420.00		08/21/2007			Retail		70.00	1,675.94	0.00	0.00	0.00		1,675.94
226,418.00		08/21/2007			Retail		70.00	1,584.93	0.00	(566.04)	0.00		1,018.89
1,500,000.00		08/22/2007			External Refinance	Y	70.00	10,500.00	0.00	(3,750.00)	0.00		6,750.00
180,000.00		08/24/2007			Retail		70.00	2,660.00	0.00	(475.00)	0.00		2,185.00
192,192.00		08/24/2007			Retail		70.00	1,469.54	0.00	(121.46)	0.00		1,348.08
231,000.00		08/28/2007			External Refinance		70.00	1,631.00	0.00	(352.99)	0.00		1,278.01
1,344,000.00		08/28/2007			External Refinance		70.00	9,408.00	0.00	(2,425.92)	0.00		6,982.08
911,110.00		08/29/2007			Retail		70.00	6,377.77	0.00	(2,277.77)	0.00		4,100.00
237,250.00		08/29/2007			Retail		70.00	1,665.75	0.00	(591.12)	0.00		1,074.63
160,000.00		08/30/2007			Retail	Y	70.00	2,520.00	0.00	(869.40)	0.00		1,650.60
417,000.00		08/30/2007			Retail	Y	70.00	2,919.00	0.00	1,042.50	3.00		3,961.50
115,900.00		08/30/2007			External Refinance		70.00	2,211.10	0.00	(947.70)	3.00		1,263.40
1,000,000.00		08/30/2007			Retail	Y	70.00	7,000.00	0.00	(1,640.00)	3.00		5,360.00
100,000.00		08/30/2007			Retail		70.00	2,100.00	0.00	0.00	3.00		2,100.00
1,500,000.00		08/30/2007			Construction		70.00	10,500.00	0.00	0.00	3.00		10,500.00
10,017,390.00		08/31/2007			Retail		70.121.73	0.00	(15,963.53)	0.00			54,136.17

Additional Information:
Bank Referred Loans Used to Determine Y: 0 Units
Service Refinance Loans Used to Determine Y: 0 Units
LMIC/LMIB Commission Grid Unit Count: 3
LMIB/Government Additional Incentive Unit Count: 0
LMIC/LMIB (Wholesale): 0

Previous Deficit: 0
Draw: 14,305
Commission: 54,136
Adjustments: (5,055)
Second Mortgage: 4,564
Relationship: 3
Relationship - 2005: 0
Total: 49,435
Non Rec Draw:

List of Adjusting Entries

Date	Transaction Type	Amount	Loan Number	Notes
09/04/2007	Overage/Underage	(18.25)		LMIB Underage not allowed on 80/20/10 seconds.
09/04/2007	Overage/Underage	334.10		LMIB Underage not allowed on 80/20/10 seconds.
09/04/2007	Overage/Underage	(4,071.98)		Loan # Construction funded.
09/04/2007	Overage/Underage	2,510.20		Loan # Customer.
09/07/2007	Overage/Underage	1,000.00		Adjustment to Charge for Application Fee on Loan #
09/07/2007	Waived Fees Charge	(200.00)		Adjustment to Charge for Application Fee on Loan #
09/11/2007	Premier Referral	125.00		Premier Banking Referral. Client: Date: 08/21/07
09/12/2007	Overage/Underage	4,018.00		Adjustment due to underage on loan

09/11/2007 Maturity Fees Refund
09/18/2007 AFA Commission Split

200.00
(-.0314%)

Refund Application Fee for Loan #
Adjustment for Commission Split to Program

Refunded 08/28/2007

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount BPS	Payment
08/18/2007					46700.00 70	1.869 00
08/28/2007					47500.00 70	1.172 50
08/28/2007					264500.00 70	1.851 50
08/08/2007					28000.00 70	196.00
08/18/2007					45000.00 70	115.40
07/31/2007					152850.00 70	0.00
06/25/2007					45000.00 70	0.00

Total Second Mortgage Commission:

4,564.00

HELOC PRODUCTS

App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product	Initial Pmt. (Line Amount)	Balance (Month:2)	Balance BPS	Balance Payment	Current Payment
		07/24/2007				489,999.00 HELOC	750.00	0.00	0.00	0.00	0.00

HELOC PRODUCTS
Findings from 06/01/2007 - 06/30/2007

06/27/2007

N/A

150,000.00 Stand Alone HELOC

Total HELOC Commission:

225.00 42,483.42 70 298.78 71.78

EXHIBIT 22

Draft Only**REDACTED**

SEP. 2007

REDACTED

Bank of America CONFIDENTIAL
 Mortgage Business Unit
 Compensation Report (Confidential)
 Run Date: 10/19/2007
 Pay Period: 09/01/2007 - 09/10/2007

Account Exec: MARR, BILLY 161504
 AE Type: Retail
 Person Number: 28201447
 Hire Date: 07/23/2001
 Position End Date:
 Branch: DANVILLE
 Region: NMC - Northern CA

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exception Loan Type	Alliance Mortgage	Second Mortgage	Basis Points	Regular Commission	Fee Waiver	Overage Underage	LMTB Low	LMTB Gov Cnt	Commission	Total
200,000.00		09/08/2007			Retail-External Refinance			70.00	1,400.00	0.00	1,250.00	0.00		1,150.00	1,150.00
450,000.00		09/12/2007			Retail-External Refinance			70.00	3,150.00	0.00	1,150.50	0.00		1,993.50	1,993.50
140,000.00		09/18/2007			Retail-External Refinance			70.00	2,100.00	0.00	1,410.60	0.00		1,528.40	1,528.40
1,400,000.00		09/28/2007			Retail-External Refinance			70.00	10,500.00	0.00	7,112.00	0.00		10,500.00	10,500.00
1,000,000.00		09/28/2007			Retail-Construction			70.00	7,100.00	0.00	1,248.00	0.00		7,352.00	7,352.00
1,050,000.00		09/28/2007			Retail-Construction			70.00	7,350.00	0.00	1,300.00	0.00		5,880.00	5,880.00
840,000.00		09/28/2007			Retail-External Refinance			70.00	5,880.00	0.00	1,391.25	0.00		1,205.75	1,205.75
371,000.00		09/28/2007			Retail-External Refinance			70.00	2,597.00	0.00	1,168.35	0.00		30,428.60	30,428.60
5,371,000.00									37,597.00	0.00					

Additional Information:
 Bank Refunded Loans Used to Determine %
 Refunding Refinance Loans Used to Determine %
 LMTB/LMTB Commission Grid Unit Count:
 LMTB/Government Additional Incentive Unit Count:
 LMTB/LMTB (Wholesale):

Units
 0
 0
 0
 0
 1

%/Units
 0.00%
 0.00%
 0.00%
 0.00%
 1.00%

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
10/03/2007	Overage/Underage	(4,125.00)		Commission Underage

Previous Deficit: 0
 Draw: 18,105
 Commission: 30,428
 Adjustments: (4,125)
 Second Mortgage: 0
 HELLOC: 0
 Relationship - 2005: 0
 Total: 21,938
 Non Rec Draw:

CONFIDENTIAL & UNCLASSIFIED

7/9/2008

EXHIBIT 23

REDACTED

OCT. 2007

REDACTED

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Bank of America - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)
Run Date: 11/20/2007
Run Period: 10/01/2007 - 10/31/2007

Account Exec: MARR, BILL (61504)
AE Type: Retail
Person Number: 28201447
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: Northern Ca

Loan Number	Customer Name	Loan Amount	Funded Date	Closed Date	Description Loan Type	Alliance Mortgage Points	Regular Commission	Fee Waiver	Overage Underage	Gov	LC	Commission	Total
417,000.00		10/02/2007			Retail	70.00	2,317.00	0.00	1,981.71	0.00		2,317.00	2,317.00
580,000.00		10/12/2007			Retail	70.00	4,060.00	0.00	0.00	0.00		4,060.00	4,060.00
680,000.00		10/16/2007			Retail-External Refinance	70.00	4,620.00	0.00	1,211.10	0.00		4,620.00	4,620.00
417,000.00		10/17/2007			Retail	70.00	2,979.00	0.00	1,175.94	0.00		2,979.00	2,979.00
495,000.00		10/26/2007			Retail CVA	70.00	3,465.00	0.00	0.00	0.00	LC	3,465.00	3,465.00
500,000.00		10/29/2007			Retail Construction	70.00	3,500.00	0.00	0.00	0.00		3,500.00	3,500.00
341,000.00		10/29/2007			Retail Internal Refinance	70.00	2,401.00	0.00	1,214.37	0.00		2,401.00	2,186.63
3,412,000.00						23,884.00	11,205.00	0.00	17,607.21	0.00		23,884.00	21,918.63

Additional Information:
Bank Referred Loans Used to Determine %: 0
Servicing Refinance Loans Used to Determine %: 1
LC/CM/MB Commission Grid Unit Count: 1
LC/CM/MB Incentive Unit Count: 1
LC/CM/MB (Wholesale): 1

Previous Deficit: 0
Draw: 14,305
Commission: 21,918
Adjustments: 15,580
Second Mortgage: 896
HELOC: 525
Relationship: 449
Total: 13,902
Non Rec Draw:

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
11/02/2007	Overage/Underage	1,672.00		Loan # Customer: construction funded.
11/02/2007	Overage/Underage	1,619.61		Loan # Customer: construction funded.
11/02/2007	Overage/Underage	1,275.00		Loan # Customer: construction funded.
11/02/2007	Overage/Underage	12,013.45		Loan # Customer: construction funded.
11/06/2007	Waived Fees Charge	1400.00		Adjustment to charge for Application fee on Loan #
11/14/2007	Waived Fees Refund	400.00		Refund for Application Fee Charged for Loan #

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount RPS	Payment
	10/02/2007				128000.00 / 0	895.00
	08/08/2007				28000.00 / 0	3.00
	08/24/2007				47500.00 / 0	3.00
	08/10/2007				267000.00 / 0	0.00
	08/10/2007				264500.00 / 0	0.00
	08/10/2007				45000.00 / 0	0.00

Total Second Mortgage Commission:

436.00

HELLOC PRODUCTS

App Number	Loan Number	Funded Date	Refinanced Date	1st Mortgage Loan Number	Closed Date	Line Product	Amount	Initial Int (Line Amount) (Month-2)	Balance	Balance	Current
						Stand Alone HELLOC	200,000.00	300.00	0.00	0.00	300.00
		10/08/2007		N/A		Stand Alone HELLOC	150,000.00	225.00	0.00	0.00	225.00
		10/30/2007		N/A							

HELLOC PRODUCTS

Funding from 09/01/2007 - 09/30/2007

09/20/2007
09/29/2007N/A
N/A57,100.00 Stand Alone HELLOC
100,000.00 Stand Alone HELLOC

Total HELLOC Commission:

85.50
150.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
525.00

Relationship

Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	BPP Prem Amount	Payment
	10/12/2007	BPP 6 Month	10/12/2007		162.21	124.42
	09/28/2007	BPP 12 Month	09/28/2007		0.00	125.00
		Total Relationship Commission:				449.42

EXHIBIT 24

REDACTED

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Bank of America - CONFIDENTIAL
 Mortgage Business Unit
 Compensation Report (Confidential)
 Run Date: 12/19/2007
 Pay Period: 11/01/2007 - 11/30/2007

ACCOUNT EXEC: MARR, BILL (61304)
 AE TYPE: Retail
 Person Number: 2820447
 Hire Date: 07/23/2001
 Position End Date:
 Branch: DANVILLE
 Region: NWC - Northern CA

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Description Loan Type	Alliance Mortgage Points	Regular Commission	Fee Waiver	Overage Underage	LMIB Gov Cnt	LMIC/LMIB Comm	Total
125,000.00	11/09/2007				Retail	35.00	412.50	0.00	(69.75)	0.00		742.75
440,500.00	11/14/2007				Retail	65.00	5,463.25	0.00	0.00	0.00		5,463.25
255,000.00	11/26/2007				Retail-External Refinance	55.00	1,657.50	0.00	(318.75)	0.00		1,338.75
308,000.00	11/30/2007				Retail-External Refinance-CRA	65.00	2,032.00	0.00	(1,801.80)	0.00	LC	200.2
1,528,500.00						9,035.25	0.00	(2,190.10)	0.00	0.00		7,745.15
Previous Deficit: 0												
Draw: 7,744												
Commission: 7,744												
Adjustments: (64)												
Second Mortgage: 314												
HELOC: 260												
Relationship - 2005: 0												
Total: 6,198												
Non Rec Draw: (2,152)												

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
01/01/1900	Waived Fees Refund	200.00		Refund Application Fee for Loan #
12/03/2007	Overage/Underage	(64.37)		Underage not allowed on 80/10/10 seconds
12/06/2007	Waived fees Charge	(200.00)		Adjust to charge for Application Fees on loan #
				Withdrawn 11/21/2007
				Withdrawn 11/21/2007

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount BPS	Payment
	11/30/2007				1500.00 65	314.75
	12/01/2007				128000.00 70	0.00
Total Second Mortgage Commission						314.75

HELOC PRODUCTS

App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product	Initial Pmt	Balance	Balance	Current
		11/05/2007					181.75	0.00	0.00	191.75

HELLOC PRODUCTS
Funding from 10/01/2007 - 10/31/2007

10/08/2007	N/A	100,000.00	Stand Alone HELLOC	100.00	0.00	0.00	0.00	0.00
10/10/2007	N/A	150,000.00	Stand Alone HELLOC	225.00	0.00	0.00	0.00	0.00

HELLOC PRODUCTS
Funding from 09/01/2007 - 09/30/2007

09/27/2007	N/A	57,000.00	Stand Alone HELLOC	85.50	25,011.80	65	162.71	77.21
09/29/2007	N/A	100,000.00	Stand Alone HELLOC	150.00	18,533.86	65	94.47	0.00

Total HELLOC Commission:

260.96

Relationship Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	BPP Fee Amount	Payment
10/29/2007		HPP 6 Month	10/29/2007		0.00	75.00
10/12/2007		HPP 6 Month	10/12/2007		162.21	0.00
09/28/2007		HPP 12 Month	09/28/2007		0.00	0.00
Total Relationship Commission:						75.00

EXHIBIT 25

REDACTED

REDACTED

Page 1 of 2

Bank of America - CONFIDENTIAL
Mortgage Business Unit
Confidentiality Report (Confidential)

Run Date: 01/25/2008
Run Period: 12/01/2007 - 12/31/2007

Account Exec: MARK RICH (63504)
AE Type: Retail
Person Number: 28201447
MRF Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NNC - Northern CA

Loan Number	borrower Name	Loan Amount	Date Funded	Date Closed	Exception Loan Type	Advance HELDAN	Basis	Annual Commission	Fee Waiver	Overage Underage	IMB Gov	LMIC/LMIB Gov Cnt	Total Commission
6		319,000.00	12/03/2007		Retail		70.00	1,531.00	0.00	1578.161	0.30		954.6
		520,000.00	12/04/2007		Retail		70.00	3,640.00	0.00	1975.201	0.30		2,665.6
		1,000,000.00	12/05/2007		Retail	Y	70.00	7,000.00	0.00	1,750.181	0.30		2,550.1
		880,000.00	12/11/2007		Retail		70.00	6,160.00	0.00	1,092.241	0.30		6,160.0
		592,000.00	12/20/2007		Retail		70.00	4,144.00	0.00	1,042.501	0.00		3,051.7
		417,000.00	12/21/2007		Retail	Y	70.00	2,919.00	0.00	1,042.501	0.00		1,878.5
Total													17,058.2

Additional Information:

Units

LMIC/LMIB Commission Grid Unit Count: 0
LMIB/Government Additional Incentive Unit Count: 0

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
01/02/2008	Overage/Underage	(1355.00)		
01/07/2008	AEA Salary Reconciliation	(2,254.42)		Loan # Customer: AEA salary reconciliation for: Lisa Madsen
01/08/2008	Waived Fees Charge	(200.00)		Adjust to charge for Application Fees on Loan #
01/08/2008	Waived Fees Charge	(150.00)		Adjust to charge for Application Fees on Loan #
01/08/2008	Waived Fees Charge	(150.00)		Adjust to charge for Application Fees on Loan #
01/09/2008	Commission	1,540.00		Adj for commission split from Shea
01/14/2008	Waived Fees Refund	200.00		Refund for Application Fee charged on Loan #
01/14/2008	Waived Fees Refund	200.00		Refund for Application Fee charged on Loan #

HELOAN PRODUCTS

Loan Number	Date	borrower	Loan Number	Product Type	Loan Amount	BPS	Payment
	12/04/2007			HELOAN	65,000.00	70	455.00
	12/21/2007			HELOAN	284,000.00	70	1,988.00
Total HELDAN Commission:							2,443.00

Provisions Deficit: 0
Draw: 17,958
Commission: 11,599
Adjustments: 2,443
HELOAN: 449
IFLOC: 0
Relationship: 2005
Total: 0
Non Rec Draw: 139,402

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HELOC PRODUCTS

App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	1st Mortgage Date	Interest/Line Amount	Product Type	Initial Pmt (Line Amount)	Balance (Month 2)	BFS Payment	Balance Current Payment
		10/08/2007		N/A		100,000.00	Open HELOC	100.00	137,061.87	749.43	449.43
Total HELOC Commission:											449.43

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EXHIBIT 26

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Account Exec: MARR, BILL (63504)
 AE Type: Retail
 Person Number: 28201447

Region: NWC - Northern CA

Previous Deficit: 0.

□ □

Total:	521.
Non Rec Draw:	14.285

Transaction	Date	Transaction Type	Amount	Loan Number
02/04/2008		Overage/Underage	(2,051.95)	
02/08/2008		Waived Fees Charge	(200.00)	

NOTES

CONSTRUCTION
loan #

BM 02603

EXHIBIT 27

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HELQAN50,000.00 \$

EXHIBIT 28

Bank of America - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)
Run Date: 08/22/2008
Pay Period: 03/01/2008 - 03/31/2008

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Account Exec: MARK, BILL (61544)
AE Type: Retail
Person Number: 2829187
File Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NNC - Northern CA

Loan Number	Borrower Name	Loan Amount	Funded Date	Closed Date	Exception Loan Type	Alliance	WELON Points	Regular Commission	Fee Waiver	Average Underage	LMB Gov Cnt	LMCT/LMIS Commission	Total
417,000.00		03/04/2008			Retail - Internal Refinance	Y	67.00	1,668.00	0.00	0.00	0.00	1,668.00	1,668.00
144,000.00		03/07/2008			Retail - External Refinance	Y	67.00	2,304.43	0.00	1460.00	0.00	2,304.43	2,304.43
176,000.00		03/10/2008			Retail - Internal Refinance	Y	67.00	2,519.20	0.00	1235.00	0.00	2,519.20	2,519.20
417,000.00		03/11/2008			Retail - External Refinance	Y	40.00	1,668.00	0.00	11,563.75	0.00	1,668.00	1,668.00
227,517.00		03/11/2008			Retail - External Refinance	Y	67.00	1,819.16	0.00	1628.56	0.00	1,819.16	1,819.16
488,000.00		03/11/2008			Retail - Internal Refinance	Y	67.00	1,229.60	0.00	1116.89	0.00	1,229.60	1,229.60
417,000.00		03/11/2008			Retail - External Refinance	Y	67.00	2,793.90	0.00	11,284.16	0.00	2,793.90	2,793.90
207,200.00		03/14/2008			Retail - External Refinance	Y	67.00	1,188.24	0.00	1181.10	0.00	1,188.24	1,188.24
417,000.00		03/19/2008			Retail - External Refinance	Y	67.00	2,793.90	0.00	1355.20	0.00	2,793.90	2,793.90
356,000.00		03/21/2008			Retail - External Refinance	Y	67.00	2,385.20	0.00	1776.08	0.00	2,385.20	2,385.20
417,000.00		03/24/2008			Retail - Internal Refinance		67.00	1,668.00	0.00	12,502.00	0.00	1,668.00	1,668.00
207,480.00		03/28/2008			Retail - Internal Refinance		67.00	1,390.12	0.00	0.00	0.00	1,390.12	1,390.12
4,592,197.00								25,396.12	0.00	19,336.97	0.00	25,396.12	25,396.12

Additional Information:
Units: 1
LMB/Government Additional Incentive Unit Count: 0

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
04/02/2008	Overage/Underage	1228.75	LMB	Underages not allowed on 80/10/10 seconds.
04/02/2008	Overage/Underage	135.40	LMB	Underages not allowed on 80/10/10 seconds.
04/02/2008	Overage/Underage	1360.55	LMB	Underages not allowed on 80/10/10 seconds.
04/02/2008	Overage/Underage	1108.74	LMB	Underages not allowed on 80/10/10 seconds.
04/02/2008	Overage/Underage	1294.23	LMB	Underages not allowed on 80/10/10 seconds.
04/17/2008	Relationship Commission	50.00	LMB	Adjustment for BPP12 on 2nd mtg. Borrower Name
04/17/2008	Waived Fees Refund	200.00	LMB	Refund of uncollected app fee on loan

WELON PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Product Type	Loan Amount	BPS	Payment
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Adjustments:
HELON: 1777
HELON: 5,181
HELON: 465
Relationship: 2,087
Relationship - 2005: 0
Total: 19,310
Non Ref Draw: 0

HELOC PRODUCTS	Loan Number	Product Description	Open Date	Closed Date	Line Amount	Product Type	Initial Int	Balance	Balance	Current
01/11/2008	HELOCAN	HELOCAN	01/11/2008	01/11/2008	148,513.00	40	154.45			
01/14/2008	HELOCAN	HELOCAN	01/14/2008	01/14/2008	25,700.00	47	273.53			
01/11/2008	HELOCAN	HELOCAN	01/11/2008	01/11/2008	54,000.00	47	161.40			
01/14/2008	HELOCAN	HELOCAN	01/14/2008	01/14/2008	141,000.00	47	1,276.10			
01/10/2008	HELOCAN	HELOCAN	01/10/2008	01/10/2008	45,110.00	47	101.58			
03/04/2008	HELOCAN	HELOCAN	03/04/2008	03/04/2008	249,000.00	40	496.00			
01/11/2008	HELOCAN	HELOCAN	01/11/2008	01/11/2008	20,000.00	40	80.30			
01/01/2008	HELOCAN	HELOCAN	01/01/2008	01/01/2008	64,500.00	47	422.15			
01/13/2008	HELOCAN	HELOCAN	01/13/2008	01/13/2008	127,100.00	47	854.25			
Total HELOC Commission:					5,181.06					

HELOC PRODUCTS	Loan Number	Product Description	Open Date	Closed Date	Line Amount	Product Type	Initial Int	Balance	Balance	Current
01/26/2008	HELOC	HELOC	01/26/2008	01/26/2008	415,000.00	HELOC	315.00	0.00	0.00	415.00
01/28/2008	HELOC	HELOC	01/28/2008	01/28/2008	44,500.00	HELOC	50.00	0.00	0.00	50.00
Total HELOC Commission:										465.00

Relationship	Loan Number	Product Description	Open Date	Closed Date	APP Prem	Payment
Juan	01/28/2008	Homeowners Insurance	03/28/2008		0.00	20.00
	03/11/2008	BPP 12 Month	03/11/2008		207.34	414.48
	03/04/2008	BPP 6 Month	03/04/2008		205.34	410.48
	02/29/2008	BPP 12 Month	02/29/2008		126.67	243.74
	02/26/2008	BPP 12 Month	02/26/2008		155.05	310.10
Total Relationship Commission:					188.85	377.20
						2,087.36

EXHIBIT 29

Account Exec: MARK, BILL 1611041
AE Type: Retail
Person Number: 28201447
Hire Date: 07/23/2001
Position End Date:

BM 02614

LMICT/LMIB Commission Grid Unit Count:	0
LMIB/Government Additional Incentive Unit Count:	0

Previous Deficit:	0
Draw:	(4,105)
Commission:	8,984
Adjustments:	(3,263)
HELONA:	1,229
MELCO:	1,777
Relationship:	
omship - 2005:	0
Total:	3,822
Non Rec Draw:	

FELON PRODUCTS

Loan Number	Funded Date	Borrower	3rd Mortgage Loan Number	Close Date	Product Type	Loan Amount	APR	Payments
04/10/2008					HELOAN	129,350.00	6.2	801.35
04/23/2008					HELOAN	28,000.00	6.2	171.60
04/16/2008					HELOAN	40,990.40	6.2	254.14
Total HELOAN Commission:								1,229.09

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EXHIBIT 30

Account Exec: MARR, NILE (63104)
AE Type: Retail
Person Number: 28201447
Hire Date: 07/23/2001
Position End Date:
Branch: CAMMILLE

BM 02616

Previous Deficits:	0
Draw:	(4,305)
Commission:	20,162
Adjustments:	
HEJOAN	(6,886)
HELOC	0
Relationship:	2,563
Relationship - 2005:	375
	0
Total:	20,908
Non Rec Draw:	

Non Rec Draw:

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01/08/2008		315.000.00 REFUSE		415.00		115.000.00 CH 47		2.780.50		2.385.50					
01/28/2008		14.000.00 MEDIC		50.00		-0.000.00 CH 47		1.18.00		84.00					
		TOTAL MEDIC COMMISSION								2.561.50					
Relationship															
Loan Number	Product	Product Description	Item Date	Classified Date	REP From Amount	Payment									
01/28/2008	BPP 12 Month		03/28/2008		0.00	125.00									
01/16/2008	BPP 12 Month		05/16/2008		0.00	125.00									
05/15/2008	BPP 12 Month		05/15/2008		0.00	125.00									
Total Relationship Commission:						375.00									

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EXHIBIT 31

REDACTED

Bank of America - CONFIDENTIAL
 Account Exec: MARR, BILL [63504]
 Mortgage Business Unit
 AE Type: Retail
 Compensation Report (Confidential)
 Person Number: 28201447

Hire Date: 07/23/2001
 Run Date: 07/21/2008
 Position End Date:
 Pay Period: 06/01/2008 - 06/30/2008
 Branch: DANVILLE

Region: NWC - Northern Ca

Loan Basis Number	Regular Borrower Name	Fee	Loan Overage Amount	Date LMIB Funded	Date LMIB/LMIB Closed	Total
Exception Waiver	Loan Type Underage	Name Gov	Alliance Gov Cnt	HELOAN Commission	Points Commission	
			417,000.00	06/03/2008		Retail
67.00	2,793.90	0.00	(1,042.50)	0.00		
1,751.40						
			505,000.00	06/05/2008		Retail
67.00	3,383.50	0.00	(743.86)	0.00		
2,639.64						
			417,000.00	06/06/2008		Retail
67.00	2,793.90	0.00	750.60	0.00		
3,544.50						
			173,000.00	06/13/2008		Retail-
CRA					67.00	
1,159.10	0.00	(119.37)	0.00	LC, LB	1,039.73	
			612,000.00	06/13/2008		Retail
67.00	4,100.40	0.00	443.70	0.00		
4,544.10						
			234,000.00	06/13/2008		Retail
67.00	1,567.80	0.00	(32.76)	0.00		
1,535.04						
			1,103,926.00		06/13/2008	Retail-
Construction					67.00	
7,396.30	0.00	0.00	0.00		7,396.30	
			358,589.00	06/18/2008		Retail
67.00	2,402.55	0.00	410.58	0.00		
2,813.13						
			417,000.00	06/18/2008		Retail
Y	67.00	2,793.90	0.00	(1,187.61)	0.00	
1,606.29						
			169,900.00	06/30/2008		Retail
67.00	1,138.33	0.00	0.00	0.00		
1,138.33						
			1,722,000.00		06/30/2008	Retail-
Construction					67.00	
11,537.40	0.00	0.00	0.00		11,537.40	

CONFIDENTIAL

D01205

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# Loans: 11          6,129,415.00
41,067.08          0.00 (1,521.22)          0.00          39,545.86

Additional Information:
Previous Deficit:          0.00          Units

Draw:          (4,305.58)

Commission:          39,545.86
          LMICT/LMIB Commission Grid Unit Count:          1
          LMIB/Government Additional Incentive Unit Count:          1
Adjustments:          (3,966.30)

HELOAN:          718.58

HELOC:          200.00

Relationship:          250.00

Relationship - 2005:          0.00

-----

Total:          32,442.56

Non Rec Draw:

List of Adjusting Entries

Transaction          Date          Transaction Type          Amount          Loan
Notes                                     Number
-----
07/03/2007  Waived Fees Charge          (200.00)
          Adjust to charge for application fee on loan #
FUNDED on June 5
07/03/2007  Waived Fees Charge          (200.00)
          Adjust to charge for application fee on loan #
FUNDED on June 13
07/03/2007  Waived Fees Charge          (400.00)
          Adjust to charge for application fee on loan #
WITHDRAWN on June 26
07/03/2007  Waived Fees Charge          (200.00)
          Adjust to charge for application fee on loan #
WITHDRAWN on June 30
07/16/2008  Waived Fees Refund          400.00
          Credit for application fee for loan #          WITHDRAWN
June 26
07/17/2008  MLA Commission Split          (2,891.30)
Adjustment for commission split to: Kristen Hampton
07/17/2008  MLC Commission Split          (500.00)
Adjustment for commission split to: Madsen

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CONFIDENTIAL

D01206

07/17/2008 Relationship Deepening 25.00
 Adjustment for BPP12 on 2nd mtg. Borrower Name
 monthly fee \$0.00

HELOAN PRODUCTS

Closed	Funded	Loan	1st Mortgage
Loan Number	Date	Borrower	Loan Number
Date	Product Type	Amount BPS	Payment
HELOAN	107,250.00	67	718.58

Total HELOAN Commission:			718.58

HELOC PRODUCTS

App	Loan	Funded	
1st Mortgage	Closed	Increase/	Current
Initial Pmt	Balance	Balance	Date
Number	Number		Borrower
Loan Number	Date	Line Amount	Product Type
Amount) (Month+2)	BPS	Payment	Payment
N/A		200,000.00	06/09/2008
200.00	0.00	0.00	200.00

Total HELOC Commission:			200.00

Relationship

Loan	Product
Open	Description
Number	
Date	
06/18/2008	BPP 12 Month
06/13/2008	BPP 12 Month
06/13/2008	BPP 12 Month
06/13/2008	BPP 12 Month

CONFIDENTIAL

D01207

06/05/2008	06/05/2008	0.00	50.00	BPP 12 Month
06/03/2008	06/03/2008	0.00	50.00	BPP 12 Month

Commission:				Total Relationship 250.00

CONFIDENTIAL

D01208

EXHIBIT 32

REDACTED

Bank of America - CONFIDENTIAL
 Account Exec: MARR, BILL [63504]
 Mortgage Business Unit
 AE Type: Retail
 Compensation Report (Confidential)
 Person Number: 28201447

Hire Date: 07/23/2001
 Run Date: 08/20/2008
 Position End Date:
 Pay Period: 07/01/2008 - 07/31/2008
 Branch: DANVILLE

Region: NWC - Northern Ca

Loan Basis	Regular Number	Fee Borrower Name	Loan Overage Amount	Date LMIB Funded	Date LMIB/LMIB Closed	Total Commission
Exception Waiver	Loan Type Underage	Gov	Alliance Gov Cnt	HELOAN Commission	Points	

			214,672.00	07/02/2008		Retail-
Govt-CRA					67.00	
1,438.30	0.00	(3,778.22)	0.00	LB, GV	(2,339.92)	
			877,500.00	07/02/2008		Retail
67.00	5,879.25	0.00	0.00	0.00		
5,879.25			291,500.00	07/07/2008		Retail
67.00	1,953.05	0.00	0.00	0.00		
1,953.05			616,000.00	07/09/2008		Retail-
External-Refinance					67.00	
4,127.20	0.00	(3,431.12)	0.00		696.08	
			315,056.00	07/10/2008		Retail-
Govt					67.00	
2,110.88	0.00	113.42	0.00	GV	2,224.30	
			748,000.00	07/31/2008		Retail
67.00	5,011.60	0.00	0.00	0.00		
5,011.60						

# Loans: 6			3,062,728.00			
20,520.28	0.00	(7,095.92)	0.00		13,424.36	
Additional Information:						Units
Previous Deficit:						0.00
Draw:						(4,305.58)
Commission:						13,424.36
LMIB/LMIB Commission Grid Unit Count:						1
LMIB/Government Additional Incentive Unit Count:						1
Adjustments:						(7,890.44)

CONFIDENTIAL

D01209

HELOAN: 0.00
 HELOC: 0.00
 Relationship: 270.00
 Relationship - 2005: 0.00

Total: 1,498.34

Non Rec Draw:

List of Adjusting Entries

Transaction Date Notes	Transaction Type	Amount	Loan Number
08/04/2008	Waived Fees Charge	(400.00)	
	Adjust to charge for loan #		WITHDRAWN July 10
08/04/2008	Waived Fees Charge	(200.00)	
	Adjust to charge for loan #		WITHDRAWN July 17
08/04/2008	Overage/Underage	(2,010.00)	
Loan #	Customer:	construction funded.	
08/15/2008	MLA Commission Split	(1,251.24)	
Adjustment for commission split to: Kristen Hampton			
08/15/2008	MLA Commission Split	(3,529.20)	
Adjustment for commission split to: Kristen Hampton			
08/15/2008	MLC Commission Split	(500.00)	
Adjustment for commission split to: Madsen			

Relationship

Loan Open Number Date	Closed Date	BPP Prem Funded Borrower Amount	Payment	Product Description
	07/10/2008			BPP 12 Month
07/10/2008		0.00	50.00	Homeowners Insurance
	07/10/2008	0.00	20.00	
	07/09/2008			BPP 12 Month
07/09/2008		0.00	50.00	
	07/07/2008			BPP 12 Month
07/07/2008		0.00	50.00	
	07/02/2008			BPP 12 Month
07/02/2008		0.00	50.00	
	07/02/2008			BPP 12 Month
07/02/2008		0.00	50.00	

CONFIDENTIAL

D01210

Commission:

Total Relationship
270.00

CONFIDENTIAL

D01211

EXHIBIT 33

REDACTED

Bank of America - CONFIDENTIAL
 Account Exec: MARR, BILL [63504]
 Mortgage Business Unit
 AE Type: Retail
 Compensation Report (Confidential)
 Person Number: 28201447

Hire Date: 07/23/2001
 Run Date: 09/18/2008
 Position End Date:
 Pay Period: 08/01/2008 - 08/31/2008
 Branch: DANVILLE

Region: NWC - Northern Ca

No loans found.

Additional Information: Units
 Previous Deficit: 0.00

Draw: 0.00

Commission: 0.00
 LMIC/IMIB Commission Grid Unit Count: 0
 LMIB/Government Additional Incentive Unit Count: 0
 Adjustments: (6,887.59)

HELOAN: 0.00

HELOC: 194.82

Relationship: 50.00

Relationship - 2005: 0.00

Total: 0.00

Non Rec Draw: (19,824.22)

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number
---------------------	------------------	--------	----------------

Notes

09/02/2008	Overage/Underage	(299.35)	
Loan #	Customer:	, construction funded.	
09/02/2008	Overage/Underage	(1,539.82)	
Loan #	Customer:	, construction funded.	
09/02/2008	Overage/Underage	(1,767.82)	
Loan #	Customer:	, construction funded.	

CONFIDENTIAL

D01212

09/15/2008 MLA Commission Split (402.17)
 Adjustment for commission split to: Kristen Hampton
 09/15/2008 MLA Commission Split (2,878.43)
 Adjustment for commission split to: Kristen Hampton

HELOC PRODUCTS

App	Loan		Funded	
1st Mortgage	Closed	Increase/	Current	
Initial Pmt	Balance	Balance	Date	Borrower
Number	Number			
Loan Number	Date	Line Amount	Product Type	(Line
Amount)	(Month+2)	BPS	Payment	Payment

06/09/2008				
N/A		200,000.00	Stand Alone HELOC	
194.82	112,805.99	35	394.82	194.82

 Total HELOC Commission:
 194.82

Relationship

Loan				Product
Open	Closed	BPP Prem		
Number		Funded Borrower		Description
Date	Date	Amount	Payment	

	07/31/2008			BPP 12 Month
07/31/2008		0.00	50.00	

				Total Relationship
Commission:				50.00

EXHIBIT 34

REDACTED

Bank of America - CONFIDENTIAL
 Account Exec: MARR, BILL [63504]
 Mortgage Business Unit
 AE Type: Retail
 Compensation Report (Confidential)
 Person Number: 28201447

Hire Date: 07/23/2001
 Run Date: 10/21/2008
 Position End Date:
 Pay Period: 09/01/2008 - 09/30/2008
 Branch: DANVILLE

Region: NWC - Northern Ca

No loans found.

Additional Information:	Units
Previous Deficit:	0.00

Draw: 0.00

Commission:	0.00	
LMICT/LMIB Commission Grid Unit Count:		0
LMIB/Government Additional Incentive Unit Count:		0
Adjustments:	(2,644.16)	

HELOAN: 0.00

HELOC: 0.00

Relationship: 0.00

Relationship - 2005: 0.00

Total: 0.00

Non Rec Draw: (4,505.51)

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number
Notes			

10/02/2008	Waived Fees Charge	(400.00)	
	Adjust to charge for application fee on Loan #		
WITHDRAWN on September 19			
10/17/2008	MLA Commission Split	(2,244.16)	
Adjustment for commission split to: Kristen Hampton			

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EXHIBIT 35

REDACTED

Bank of America - CONFIDENTIAL
 Account Exec: MARR, BILL [63504]
 Mortgage Business Unit
 AE Type: Retail
 Compensation Report (Confidential)
 Person Number: 28201447

Hire Date: 07/23/2001
 Run Date: 11/19/2008
 Position End Date:
 Pay Period: 10/01/2008 - 10/31/2008
 Branch: DANVILLE

Region: NWC - Northern Ca

Loan Basis	Regular	Fee	Loan Overage	Date LMIB	Date LMIB/LMIB	Total
Number	Borrower	Name	Amount	Funded	Closed	
Exception	Loan Type		Alliance	HELOAN	Points	Commission
Waiver	Underage	Gov	Gov Cnt	Commission		
57.00	1,752.75	0.00	307,500.00 (230.62)	10/07/2008	0.00	Retail
1,522.13						
57.00	1,869.60	0.00	328,000.00 (348.66)	10/17/2008	0.00	Retail
1,520.94						
57.00	2,707.50	0.00	475,000.00 (4,037.50)	10/23/2008	0.00	Retail
(1,330.00)						
57.00	2,128.10	0.00	373,350.00 (7,000.31)	10/30/2008	0.00	Retail
(4,872.21)						

# Loans: 4			1,483,850.00			
8,457.95	0.00	(11,617.09)	0.00			(3,159.14)

Additional Information:

Previous Deficit: 0.00

Units

Draw: 0.00

Commission: (3,159.14)

LMIB/LMIB Commission Grid Unit Count: 0

LMIB/Government Additional Incentive Unit Count: 0

Adjustments: (3,712.70)

HELOAN: 0.00

HELOC: 0.00

Relationship: 100.00

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Relationship - 2005: 0.00

Total: (6,771.84)

Non Rec Draw:

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number
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Notes

01/01/1900	Waived Fees Charge	(200.00)	
	Adjust to charge for application fee on Loan #		
FUNDED October 22			
11/18/2008	MLA Commission Split	(2,878.43)	
	Adjustment for commission split to: Kristen Hampton		
11/18/2008	MLA Commission Split	(634.27)	
	Adjustment for commission split to: Kristen Hampton		

Relationship

Loan Open Number Date	Closed Date	BPP Prem Funded Borrower Amount	Payment	Product Description
	10/23/2008			BPP 12 Month
10/23/2008		0.00	50.00	
	10/07/2008			BPP 12 Month
10/07/2008		0.00	50.00	

Commission:	Total Relationship
	100.00

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